



REPORT ON
FAMILY LIVING SURVEY AMONG
INDUSTRIAL WORKERS
1958—59

MADRAS

LABOUR BUREAU
MINISTRY OF LABOUR AND EMPLOYMENT
GOVERNMENT OF INDIA

E R R A T A

Sl. No.	Page No.	Table No.	Col./Para No.	Line	For	Read
1.	(iv)	'Page' against	8. 1—Concept of level of living		59	61
2.	(iv)	'Page' against	Appendix 1		98	89
3.	9		1	1	model	modal
4.	9	2.6—Heading			sizes	size
5.	31		last	4	Insert before and	, 62 per cent.
6.	36		1		Sentence reading as "Jud- ged from families"	Stand deleted
7.	38	5.6	5		34.12	34.04
8.	50		Sub-para 1 under 6.2		require- ments	require- ment
9.	52		2			lines 3 & 4 stand deleted
10.	69	11.2 under (f) against 'not reporting'			..	0.42
11.	79		1	last	date	data
12.	86	13.6	5		6% to less than	6% to less than 12½%
13.	87		5	5	Rs30	Rs. 60

PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944—46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944—46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Madras centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri J. N. Agrawal, Research Officer, assisted by Shri A. R. Nag, Investigator Grade I, under the guidance and supervision of Sarvashri L. R. Varma and A. Basu, Deputy Directors. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

KENNEDY HOUSE, SIMLA—S.W.4,
Dated the 31st July, 1964.

K. C. SEAL
*Director,
 Labour Bureau.*

TABLE OF CONTENTS

PART I (FAMILY BUDGET)

	PAGE
Preface	(i)
CHAPTER 1—SCOPE AND METHOD OF THE SURVEY	
1.1 Family living study	1
1.2 Description of the survey	2
CHAPTER 2—ECONOMIC BACKGROUND OF THE CENTRE	
2.1 Introductory	5
2.2 Population	5
2.3 Working class areas	5
2.4 Working class markets	5
2.5 General characteristics of working class population—survey results	6
CHAPTER 3—FAMILY CHARACTERISTICS	
3.1 Introductory	10
3.2 Age, sex and marital status	10
3.3 Religion and size	11
3.4 Language and size	11
3.5 Literacy	12
3.6 Births and deaths	12
3.7 Age-sex distribution of family members by activity status	14
3.8 Age-sex distribution of family members by economic status	15
3.9 Family size, composition, economic status and earning strength by income	16
CHAPTER 4—FAMILY INCOME AND RECEIPTS	
4.1 Concepts and definitions	24
4.2 Average monthly income per family and per capita	24
4.3 Income by category of earner	25
4.4 Income and other receipts by components	27
4.5 Income and other receipts by components and family size	28
4.6 Income and other receipts by family composition	30
CHAPTER 5—FAMILY EXPENDITURE AND DISBURSEMENTS	
5.1 Concepts and definitions	32
5.2 Expenditure pattern	33
5.3 Levels of expenditure by income and family type	36
5.4 Expenditure by family income	38
5.5 Expenditure by per capita income	40
5.6 Food expenditure	42
5.7 Proportion of families reporting expenditure on selected sub-groups	44
CHAPTER 6—FOOD CONSUMPTION AND NUTRITION	
6.1 Quantities of food consumed	46
6.2 Analysis of nutrition contents	50

CHAPTER 7—BUDGETARY POSITION		PAGE
7.1	Introductory	52
7.2	Budgetary position by family income	53
7.3	Budgetary position by family composition	53
7.4	Distribution of families by income, expenditure and size	54
PART II (LEVEL OF LIVING)		
CHAPTER 8—LEVEL OF LIVING		
8.1	Concept of level of living	59
8.2	Scope of Schedule 'B'	62
CHAPTER 9—EDUCATIONAL INTERESTS		
9.1	General education	63
9.2	Skill and technical training	64
CHAPTER 10—SICKNESS AND TREATMENT		
10.1	Introductory	65
10.2	Treatment and consequences of sickness	65
CHAPTER 11—HOUSING CONDITIONS		
11.1	Introductory	67
11.2	Condition of building	67
11.3	Condition of dwelling	68
11.4	Distance of dwellings from important places	70
CHAPTER 12—EMPLOYMENT, WORKING AND SERVICE CONDITIONS		
12.1	Introductory	72
12.2	Employment pattern	72
12.3	Condition of work-place	73
12.4	Amenities provided	74
12.5	Statutory rights and benefits	75
12.6	Trade union membership	76
12.7	Length of service	77
12.8	Service conditions	77
12.9	Social security benefits	79
CHAPTER 13—SAVINGS, ASSETS AND INDEBTEDNESS		
13.1	Introductory	81
13.2	Components of savings	81
13.3	Extent of savings and assets	82
13.4	Possession of durable articles	83
13.5	Extent of indebtedness	84
13.6	Purpose of loans	84
13.7	Sources and terms of loans	85
CHAPTER 14—SOME IMPORTANT FINDINGS		
14.1	Family characteristics, income and expenditure	87
14.2	Additional aspects of level of living	88
Appendix I		98
Appendix II		90

PART I
(FAMILY BUDGET)

CHAPTER 1

SCOPE AND METHOD OF THE SURVEY

1.1. Family living study

Family living studies aim at the collection and analysis of data on consumption patterns and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force sample surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide materials for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;

* Report on International Definition and Measurement of Standards and Levels of Living, U.N., 1954.

- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia* in Madras, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2. Description of the survey

The last family budget survey in Madras was conducted by the Government of Madras during July 1935 to June 1936.* The present survey in Madras was part of an integrated scheme of family living surveys among industrial workers at 50** important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Madras centre presented in this Report.

1.21. Organisation of the survey

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of Reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.22. Definitions of a working class family

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

* Report on an Enquiry into the Family Budgets of Industrial Workers in Madras City, 1938.

** The list of 50 centres is given in Appendix I.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tour or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Madras, which was a factory centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as "Non-Manual". On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'Manual' work.

1.23. *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey, conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at Madras centre and the list of 784 registered factories for the year 1957 situated in circle I and circle II of Madras city (as defined by the Chief Inspector of Factories) was used as the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Madras was 960 families to be canvassed for Schedule 'A' and 240 for Schedule 'B'.

The two samples drawn for Schedule 'A' and 'B' were mutually exclusive because canvassing of both the Schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage groups of establishments were selected. To effect stratification, 784 registered factories,

included in the frame, were distributed in two strata, stratum 1 consisted of factories which employed 100 workers or more each and the remaining factories constituted stratum 2. In stratum 1, clusters of 2 factories each were formed, so that each cluster contained factories of different industries, sectors, management types and sizes. The clusters were arranged in increasing order of size and 4 independent systematic samples of 12 clusters each were drawn with probability proportional to size, the size being the number of workers employed. Similarly in stratum 2, four independent samples of 24 factories each were selected systematically with probability proportional to number of workers, and within each sample, the factories were grouped in a systematic manner to form 12 groups, before allotting to the months of survey. Each of the 12 clusters sampled for an Investigator was assigned to a particular month of enquiry by a random start. The ultimate sampling unit, a working class family, was selected through the pay-rolls of the establishments at the second stage of sampling. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment, any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for Schedule 'B' (on level of living) and the remaining 20 were taken for Schedule 'A' (on family budget).

1.24. *Period of survey* .

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Madras centre was from August, 1958 to August, 1959.

1.25. *Method of survey*

The 'Interview Method' was followed for the collection of data as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.26. *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. It took three to four hours to complete Schedule 'A'. The detailed itemised-breakdown of consumption and expenditure in some of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was quite irksome to the workers. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1. Introductory

Madras city is the capital of Madras State and is an important industrial centre. The city is situated at 80° 13' & 80° 19' Eastern longitude and 13° 9' Northern latitude and covers an area of 126.73 sq. kilometres.

2.2. Population

With a population of 17 lakhs, Madras is the fourth largest city in the country. The density of population in the city is 13,625 per square kilometre. The population of Madras has registered a rapid increase especially during the two decades ending 1961. The following table shows the growth of population in Madras from 1901 onwards :

TABLE 2.1

Year	Population* (in lakhs)	Decennial percent- age variation
1	2	3
1901	5.41	...
1911	5.56	2.67
1921	5.79	4.13
1931	7.13	23.31
1941	8.56	20.05
1951	14.16	65.34
1961	17.29	22.11

*Source.—Figures have been obtained from the Superintendent of Census Operations, Madras.

2.3. Working class areas

The working class population at Madras was reported to be concentrated in the following areas :—

1. Perambur
2. Sembium
3. Royapuram
4. Washerman Pet

2.4. Working class markets

The markets patronised predominantly by the working class population in Madras are :—

1. Perambur
2. Sembium
3. Royapuram
4. Washermanpet.

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Madras Centre.

2.5. General characteristics of working class population—survey results

Industries

2.51. According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Madras was about 66 thousands. The estimated number of employees in these families was about 78 thousands. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/ children				Total number of employees (estimated)	Average monthly income of employee from (unpaid employment)	Average number of employees (un-estimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
						(Rs.)	
Cotton spinning and weaving in mills	99.54	0.46	..	100.00	14,417	104.45	238
Printing and publishing . . .	100.00	..	..	100.00	5,191	82.11	66
Manufacture of coal and coal-tar products	100.00	..	..	100.00	819	47.97	10
Basic metals and their products (except machinery and transport)	98.77	0.76	0.47	100.00	4,144	82.66	93
Machinery (all kinds other than transport) and electrical equipment	100.00	..	..	100.00	1,863	109.68	39
Transport equipment . . .	100.00	..	..	100.00	25,416	111.13	310
Production of motion pictures and allied services like film processing and editing	100.00	..	..	100.00	1,124	94.65	27
Personal services	73.25	25.61	1.14	100.00	3,398	71.67	54
Rest	91.24	7.71	1.05	100.00	21,549	65.84	376
All	96.26	3.37	0.37	100.00	77,921	91.26	1,213
Number of employees (unestimated)*	1,163	42	8	1,213	..	..	..

* Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expression will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

Out of the total employees, about 33 per cent were employed in transport equipment industry. Women employees constituted only 3.37 per cent of the total. The proportion of children (up to the age of 14 years) was very small.

The average monthly income per employee was Rs. 91.26, the highest (Rs. 111.13) being in transport equipment industry.

Occupation

2.52. Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3

Distribution of employees (including apprentices) by occupation and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
						Rs.	
Spinners, piecers and winders	100.00	..	..	100.00	2,830	113.66	49
Spinners, weavers, knitters, dyers and related workers-rest	99.18	0.82	..	100.00	8,050	102.74	130
Furnacemen, rollers drawers, moulders and related metal making and treating workers	100.00	..	..	100.00	3,755	106.05	62
Tool makers, machinists, plumbers, welders, platers and related workers	99.75	0.09	0.16	100.00	21,147	106.62	299
Carpenters, joiners, cabinet makers, coopers and related workers	100.00	..	..	100.00	2,971	108.15	44
Compositors, printers, engravers, book binders and related workers	100.00	..	..	100.00	5,164	82.19	67
Labourers not elsewhere classified	92.27	7.37	0.36	100.00	7,733	66.11	127
Rest	91.70	7.45	0.85	100.00	26,271	78.13	435
All occupations . . .	96.26	3.37	0.37	100.00	77,921	91.26	1,213
Number of employees (unestimated)	1,163	42	8	1,213	..	..	..

About 27 per cent of the employees worked as tool makers, machinists, plumbers, welders, platers and related workers.

The average monthly income from paid employment per employee was, in case of spinners, piecers and winders; carpenters, joiners, cabinet makers, coopers and related workers; tool makers, machinists, plumbers, welders, platers and related workers; furnacemen, rollers, drawers, moulders and related metal making and treating workers; and spinners, weavers, knitters, dyers and related workers; higher than the overall average for all occupations.

Nature of employment and type of settlement

2.53. Table 2.4 gives the percentage distribution of employees by number of days worked during the month, classified by (a) regular and casual employment, and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0	0.15	12.93	2.24	0.27	17.09	32
1-7	1.30	4.51	1.82	1.46	4.61	23
8-15	3.19	12.81	4.76	4.55	6.35	68
16-19	2.51	4.07	2.76	2.91	1.63	37
20-23	21.16	16.33	20.37	21.20	14.13	268
24-27	69.05	47.18	65.49	67.21	52.36	753
28-31	2.64	2.17	2.56	2.40	3.83	32
Total	100.00	100.00	100.00	100.00	100.00	1,213
Percentage to total	83.63	16.37	100.00	88.28	11.72	..
Number of employees unestimated	989	224	1,213	1,107	106	..

Of the total employees, about 84 per cent were regular and the remaining about 16 per cent were casual.* A majority of the employees (about 88 per cent) were settled at the centre.

Family Income

2.54. The average monthly income per family of the population surveyed was Rs. 115.20. The estimated distribution of families in different income-groups is given in table 2.5.

* The classification of workers into regular and casual was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

TABLE 2.5

Distribution of families by monthly family income

Monthly family income	Percentage of families to total
Less than Rs. 30	1.57
Rs. 30 to less than Rs. 60	7.33
Rs. 60 to less than Rs. 90	22.29
Rs. 90 to less than Rs. 120	33.86
Rs. 120 to less than Rs. 150	13.80
Rs. 150 to less than Rs. 210	16.00
Rs. 210 and above	5.15
TOTAL	100.00

The model family income group was from 'Rs. 90 to less than Rs. 120'. Only 21 per cent of the families had income of Rs. 150 and above per month.

Family size

2.55. The average size of the family was 4.92 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6

Distribution of families by sizes

Family size (number of members)	Percentage of families to total
One	13.51
Two and three	12.70
Four and five	33.10
Six and seven	28.10
Above seven	12.59
TOTAL	100.00

A large proportion of families (about 61 per cent) consisted of four to seven members.

CHAPTER 3

FAMILY CHARACTERISTICS

3.1. Introductory

Some general details of the working class population in Madras have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Madras, as revealed by the survey, is presented below.

3.2. Age, sex and marital status

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
Men										
Unmarried . .	1,441	21.36	40.75	37.05	0.79	..	0.05	..	100.00	29.21
Married . .	983	0.47	0.23	41.26	46.33	4.56	3.72	3.43	100.00	19.89
Widowed . .	67	..	..	6.05	32.25	13.24	23.46	25.00	100.00	1.23
Divorced . .	..	..	..	..	..	..	..	..	..	..
Separated . .	2	..	..	..	100.00	..	..	..	100.00	0.04
Sub-total . .	2,493	12.57	23.73	37.92	19.62	2.12	2.07	1.97	100.00	50.37
Women										
Unmarried . .	1,072	33.14	53.01	13.65	0.10	0.10	..	..	100.00	21.32
Married . .	979	0.08	0.53	70.05	25.61	1.11	1.42	1.20	100.00	19.74
Widowed . .	409	..	0.24	11.68	39.67	14.72	15.87	17.82	100.00	8.17
Divorced . .	10	..	..	26.96	73.04	..	..	..	100.00	0.19
Separated . .	12	..	..	..	71.26	18.10	10.64	..	100.00	0.21
Sub-total . .	2,482	14.26	23.02	36.06	17.12	2.95	3.18	3.41	100.00	49.63
TOTAL . .	4,975	13.41	23.37	37.01	18.38	2.53	2.62	2.68	100.00	100.00
Number of members (unestimated)	..	678	1,152	1,809	928	125	141	142	4,975	..

Taking all the members living with the families at the centre, the proportion of men and women was more or less equal. Children of 14 years of age or below constituted about 37 per cent of the total and persons of 55 years and above about 8 per cent. Of the persons falling in the age-group 15 to 54, about 52 per cent were men and 48 per cent women. In this age-group, among men 38 per cent were unmarried, 60 per cent married and the remaining 2 per cent were widowers and separated. Among women in the same age-group 11 per cent were unmarried, 72 per cent married and the remaining 17 per cent were widowed, separated and divorced.

3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2

Percentage distribution of families by religion and size

Size of family	Religion			All
	Hinduism	Christianity	Rest	
1	2	3	4	5
One	12.02	19.49	30.31	13.51
Two and three	13.17	10.33	8.39	12.70
Four and five	33.37	33.89	26.54	33.10
Six and seven	28.88	22.07	24.63	28.10
Above seven	12.56	14.22	10.13	12.59
TOTAL	100.00	100.00	100.00	100.00
Percentage of families to total	86.85	8.49	4.66	100.00
Average size of the family	4.98	4.78	4.21	4.92
Average number of children per family	1.84	1.74	1.41	1.81

There were about 33 per cent and 28 per cent families in size-classes of four and five and six and seven respectively.

3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

Percentage distribution of families by mother-tongue and size

Size of family	Mother-tongue			All
	Tamil	Telegu	Rest	
1	2	3	4	5
One	10.02	6.47	46.22	13.51
Two and three	12.51	13.29	13.26	12.70
Four and five	32.98	42.46	21.68	33.10
Six and seven	30.83	27.14	10.93	28.10
Above seven	13.66	10.64	7.91	12.59
Total	100.00	100.00	100.00	100.00
Percentage of families to total	74.52	14.44	11.04	100.00
Average size of the family	5.15	5.07	3.22	4.92
Average number of children per family	1.91	1.87	1.05	1.81

Tamil speaking families formed about 75 per cent of the total, Telugu speaking about 14 per cent and the remaining 11 per cent of the families spoke other languages.

3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

Percentage distribution of family members in various monthly family income classes by age-group and levels of literacy

Age group and Educational Standard	Monthly family income class (Rs.)							All
	L30*	30- L60	60- L90	90- L120	120- L150	150- L210	210 and above	
1	2	3	4	5	6	7	8	9
<i>(i) Age less than 5 years :</i>								
Below primary	..	2.11	..	1.10	..	1.66	1.03	0.90
No education	100.00	97.89	100.00	98.90	100.00	98.34	98.97	99.10
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>(ii) Age 5 years and above :</i>								
Illiterate	37.85	42.95	41.02	39.07	33.87	30.43	22.72	35.88
Below primary	35.17	28.05	29.98	30.94	32.01	32.88	20.02	30.39
Primary	19.99	23.91	18.45	19.30	23.37	21.10	28.06	21.08
Middle	3.75	4.82	7.96	8.00	6.86	12.02	18.68	9.15
Matriculate	..	0.27	2.47	2.49	3.89	3.44	9.53	3.27
Others	3.24	..	0.12	0.20	..	0.13	0.99	0.23
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Only a negligible percentage of children aged less than 5 years had started receiving education. Ignoring the first income group, the percentage of illiterate members declined in higher income-classes whereas the percentage of members having middle or higher standards of education was generally higher in higher income classes.

3.6. Births and Deaths

Demographic data on births and deaths in the sampled families during the year preceding the date of survey are presented in tables 3.5 and 3.6.

* The sign 'L' in this and subsequent tables denotes 'less than'.

TABLE 3.5

Total number of births during the year by (i) type of birth and (ii) age of mother

Item	Total number of births
1	2
<i>Type of birth</i>	
Abortion	343
Still birth	76
Live-birth	9,842
Type not reported	139
	<hr/>
Total-births .	10,400
	<hr/>
Live-births per 100 members	3.01
<i>Age of mother</i>	
Below 15 years	106
15-24 years	6,002
25-34 years	3,935
35-44 years	357
45 and above . . . . .	..
	<hr/>
TOTAL .	10,400

TABLE 3.6

Total number of deaths during the year by (i) sex, (ii) age, and (iii) cause of death

Item	Total number of deaths
1	2
<i>(i) Sex</i>	
Male	2,015
Female	1,610
	<hr/>
TOTAL .	3,625
<i>(ii) Age</i>	
Below 15 years	1,843
15-34 years	445
35-54 years	280
55-64 years	646
65 and above	411
	<hr/>
TOTAL .	3,625

TABLE 3.6—*Contd.*

	1	2
<i>(iii) Cause of death</i>		
Group* (a)	.	1,236
Group (b)	.	398
Group (c)	.	787
Group (d)	.	..
Group (e)	.	..
Group (f)	.	..
Group (g)	.	176
Group (h)	.	297
Not recorded	.	731
Total deaths	.	3,625
Total deaths per 100 members	.	1.11

Total live-births per 100 members worked out to 3.01 in a year and total deaths per 100 members came to 1.11 in a year taking all families into account, *i.e.*, both single member families and multiple member families.

3.7. Age-sex distribution of family members by activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, *i.e.*, persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.7.

TABLE 3.7
Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)								Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above			
1	2	3	4	5	6	7	8	9	10	11	
Male											
Employer . .	..	..	..	..	..	..	..	..	..	..
Employee . .	1,131	..	0.35	56.61	39.12	2.84	0.84	0.24	100.00	22.28	

* Group (a) fever ; (b) small pox, plague, cholera ; (c) tuberculosis, cancer, diphtheria, asthma, respiratory diseases, heart diseases, dysentery, diarrhoea, other stomach troubles, rickets, mental deformity ; (d) complication of child birth ; (e) industrial accidents, snake bite, suicide, non-industrial accidents ; (f) old age ; (g) other causes diagnosed ; (h) other causes undiagnosed.

TABLE 3.7—*Contd.*

1	2	3	4	5	6	7	8	9	10	11
Apprentice . .	40	..	1.20	98.80	..	..	..	..	100.00	0.85
Self-employed .	14	..	..	9.99	43.68	15.22	8.10	23.01	100.00	0.41
Unpaid family labour	..	..	..	..	..	..	..	..	..	..
Unemployed .	188	..	1.88	90.67	5.24	..	1.10	1.11	100.00	3.81
Not in labour force	1,120	27.48	51.13	9.41	3.47	1.64	3.39	3.48	100.00	23.02
Sub-total	2,493	12.57	23.73	37.92	19.62	2.12	2.07	1.97	100.00	50.37
<i>Female</i>										
Employer . .	..	..	..	..	..	..	..	..	..	..
Employee . .	42	..	..	48.58	49.26	1.48	0.68	..	100.00	0.82
Apprentice . .	..	..	..	..	..	..	..	..	..	..
Self-employed .	11	..	..	31.61	30.76	9.55	9.75	18.33	100.00	0.19
Unpaid family labour	..	..	..	..	..	..	..	..	..	..
Unemployed .	2	..	..	100.00	..	..	..	..	100.00	0.03
Not in labour force	2,427	14.57	23.51	35.85	16.52	2.95	3.19	3.41	100.00	48.59
Sub-total	2,482	14.26	23.02	36.06	17.12	2.95	3.18	3.41	100.00	49.63
TOTAL	4,975	13.41	23.37	37.01	18.38	2.53	2.62	2.68	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Madras city comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 28 per cent consisting of gainfully occupied and unemployed categories.

3.8. Age-sex distribution of family members by economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below :—

TABLE 3.8

Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (unestimated)	Age (years)								Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male . .	1,083	..	0.22	55.59	39.69	3.06	0.84	0.60	100.00	21.98
Female . .	33	..	..	35.37	49.84	5.32	3.28	6.19	100.00	0.65
Sub-total	1,116	..	0.21	55.11	39.94	3.11	0.90	0.73	100.00	22.63

TABLE 3.8—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Earning dependants</i>										
Male . . .	112	..	2.23	79.70	9.39	2.63	3.94	2.11	100.00	1.72
Female . . .	23	..	..	55.09	43.83	..	1.08	..	100.00	0.51
Sub-total .	135	..	1.72	74.08	17.25	2.03	3.29	1.63	100.00	2.23
<i>Non-earning dependants</i>										
Male . . .	1,298	23.74	44.47	20.67	3.74	1.32	2.97	3.09	100.00	26.67
Female . . .	2,426	14.53	23.46	35.94	16.49	2.96	3.20	3.42	100.00	48.47
Sub-total .	3,724	17.80	30.91	30.52	11.97	2.38	3.12	3.30	100.00	75.14
TOTAL . . .	4,975	13.41	23.37	37.01	18.38	2.53	2.62	2.68	100.00	100.00
Number of members (unestimated)	..	678	1,152	1,809	928	125	141	142	4,975	..

Earners and earning dependants constituted about 25 per cent of the total, 24 per cent being men and the remaining 1 per cent women. The non-earning dependants, who consisted mainly of children and women doing household work, accounted for 75 per cent.

3.9. Family size, composition, economic status and earning strength by income

Analysis by family income

3.91. For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. It may be pointed out here that the lowest income class accounts for a very small fraction of the total families and as such no attempt has been made to draw any conclusion on the basis of the figures, given under this class in the analysis of the table given below and subsequent tables. The two-way distribution of families by income and size is given in table 3.9.

TABLE 3.9

Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)							All
	L30	30-L60	60-L90	90-L120	120-L150	150-L210	210 and above	
1	2	3	4	5	6	7	8	9
One . . .	7.58	19.86	28.49	10.51	6.96	6.64	..	13.51
Two and three .	32.48	29.74	15.43	12.21	4.89	8.82	6.86	12.70
Four and five .	41.12	30.23	37.57	34.97	32.01	26.08	27.85	33.10
Six and seven .	6.27	13.65	12.81	31.10	45.56	36.87	27.72	28.10
Above seven .	12.55	6.52	5.70	11.21	10.58	21.59	37.57	12.59
TOTAL .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	1.57	7.33	22.29	33.86	13.80	16.00	5.15	100.00
Number of families (unestimated)	17	65	191	320	138	162	67	960

The family income, on the whole, tended to increase with the size of the family, and in higher income classes there was a large percentage of large sized families.

The composition of families by the economic status of members is given in table 3.10.

TABLE 3.10
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							All
	L30	30-L60	60-L90	90-L120	120-L150	150-L210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male .	0.72	0.98	1.03	1.03	1.04	1.18	1.67	1.08
„ female .	0.43	0.06	0.03	..	0.04	0.01	0.03	0.03
Children male .	..	..	0.01	..	0.03	..	..	..
„ female .	..	..	..	..	..	..	..	..
All earners .	1.15	1.04	1.07	1.03	1.11	1.19	1.70	1.11
<i>Earning dependants</i>								
Adult male .	..	0.07	0.03	0.07	0.14	0.12	0.20	0.08
„ female .	..	0.06	0.04	0.01	0.03	0.03	0.02	0.03
Children male .	..	..	..	..	..	0.01	..	..
„ female .	..	..	..	..	..	..	..	..
All earning dependants	..	0.13	0.07	0.08	0.17	0.16	0.22	0.11
<i>Non-earning dependants</i>								
Adult male .	0.20	0.30	0.23	0.43	0.53	0.54	0.69	0.42
„ female .	1.46	1.12	1.04	1.55	1.75	1.64	2.23	1.47
Children male .	0.67	0.60	0.65	0.96	0.94	1.19	1.00	0.90
„ female .	0.82	0.52	0.62	0.96	1.12	1.12	1.15	0.91
All non-earning dependants	3.15	2.54	2.54	3.90	4.34	4.49	5.07	3.70
<i>Total</i>								
Adult male .	0.92	1.35	1.29	1.53	1.71	1.84	2.56	1.58
„ female .	1.89	1.24	1.11	1.56	1.82	1.68	2.28	1.53
Children male .	0.67	0.60	0.66	0.96	0.97	1.20	1.00	0.90
„ female .	0.82	0.52	0.62	0.96	1.12	1.12	1.15	0.91
All members .	4.30	3.71	3.68	5.01	5.62	5.84	6.99	4.92
Number of members (unestimated)	69	259	758	1,614	763	995	517	4,975

The average number of members per family was 4.92. Of these, 1.11 were earners, 0.11 earning dependants and 3.70 non-earning dependants.

More light on the variation in the earning strength with family income is thrown by table 3.11 which gives the distribution of families by earning strength and income.

TABLE 3.11

Percentage distribution of families by earning strength

Earning strength	Monthly family income class (Rs.)							All
	L30	30- L60	60- L90	90- L120	120- L150	150- L210	210 and above	
1	2	3	4	5	6	7	8	9
One earner .	69.12	85.36	88.27	91.10	84.37	72.22	24.81	82.35
One earner and one or more earning dependants	15.19	9.63	6.68	5.92	9.33	9.70	19.47	8.28
Two earners .	15.69	5.01	3.67	2.80	4.08	14.22	43.05	7.43
Two earners and one or more ear- ning dependants	..	..	0.72	0.18	1.90	1.76	0.52	0.79
Three earners .	..	..	0.35	..	0.32	1.81	9.66	0.91
Three earners and one or more earning depen- dants	..	..	0.18	..	..	..	..	0.04
More than three earners with or without earning dependants	..	..	0.13	..	..	0.29	2.49	0.20
Total . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, the proportion of families having one income recipient was the largest being 82.35 per cent of the total. The percentage of families having more than two earners was rather small (1.94 per cent of the total).

Table 3.12 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.12

Percentage distribution of families by earning strength by relationship with the main earner

Family earning strength by relationship with main earner	Number of families (unestimated)	Monthly family income class (Rs.)							Total	Percentage distribution of all families
		L30	30-L60	60-L90	90-L120	120-L150	150-L210	210 and above		
1	2	3	4	5	6	7	8	9	10	11
Self	746	1.35	7.58	23.84	37.50	14.11	13.99	1.63	100.00	82.35
Self and wife or husband	17	4.83	28.07	38.71	3.24	15.03	10.12	..	100.00	1.83
Self and one or more children	54	2.80	9.44	4.24	17.33	10.46	23.77	31.96	100.00	3.71
Self, wife or husband and one or more children	2	..	..	..	..	..	30.55	69.45	100.00	0.15
Self and one or more other family members	136	2.30	1.84	14.58	19.43	13.13	27.19	21.53	100.00	11.58
Self, wife or husband and one or more other family members	2	..	..	64.95	..	..	35.05	..	100.00	0.14
Self, one or more children and one or more other family members	3	..	..	..	..	..	77.89	22.11	100.00	0.24
Self, wife or husband, one or more children and one or more other family members	..	..	..	..	..	..	..	..	..	..
All families	960	1.57	7.33	22.29	33.86	13.80	16.00	5.15	100.00	100.00
Number of families (unestimated)	..	17	65	191	320	138	162	67	960	..

Taking all families, the main earner was the sole earner in about 82 per cent of the cases. In about 2 per cent of the cases he/she was assisted by wife/husband, in about 4 per cent of the cases by children and in about 12 per cent of the cases by other family members. A large percentage of families having higher earning strength came in higher income-brackets of Rs. 150 and above.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.13 gives the number of dependants per 100 families by their relationship to the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.10. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.13

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship to main earner	Monthly family income class (Rs.)							All
	L30	30- L60	60- L90	90- L120	120- L150	150- L210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband .	63.54	58.41	57.29	81.13	79.44	79.16	70.20	72.76
Son or daughter .	161.01	104.34	112.19	180.24	171.33	210.82	164.26	162.05
Father, mother, uncle, aunt	48.02	36.70	33.75	49.60	64.74	51.97	65.58	48.29
Brother, sister, cousin	22.95	28.48	28.39	46.00	78.23	59.22	112.29	50.40
Nephew, niece .	..	4.81	7.30	13.89	20.47	20.91	30.74	14.44
Father-in-law, mother-in-law, brother-in-law, sister-in-law	6.27	8.44	9.90	11.06	10.76	11.70	26.25	11.37
Son-in-law, daughter-in-law	..	4.03	..	1.45	1.14	4.34	14.16	2.37
Grand children .	12.55	2.26	4.05	1.61	0.60	6.31	20.69	3.97
Others .	..	7.03	2.19	4.48	6.30	5.21	2.39	4.34
Total .	314.34	254.50	255.06	389.46	433.01	449.64	506.56	369.99
<i>Living away from family</i>								
Wife or husband .	..	1.60	3.95	2.40	1.42	2.26	..	2.37
Son or daughter .	..	4.80	5.06	4.85	4.80	6.22	1.80	4.87
Father, mother, uncle, aunt	..	13.02	18.58	6.88	5.40	11.00	2.07	10.04
Brother, sister, cousin	..	7.77	7.48	10.20	0.36	0.55	1.61	5.91
Nephew, niece .	..	..	..	1.62	..	..	..	0.55
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	..	..	0.84	0.36	..	0.54	0.36
Son-in-law, daughter-in-law	..	..	..	..	..	0.57	..	0.09
Grand children .	..	..	..	..	..	..	..	..
Others .	..	..	5.92	..	0.84	1.54	0.54	1.71
Total .	..	27.19	40.99	26.79	13.18	22.14	6.56	25.90
<i>Dependent units</i>								
Number of dependent units living away per 100 families	..	..	1.93	2.66	1.41	2.69	..	1.95

Ignoring the lowest income class, the number of dependants living with family increased progressively with the increase in the monthly family income. There was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.14 by three broad income-classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3.14

Percentage distribution of families by family composition (in terms of relationship with the main earner and income)

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and children	Hus-band, wife, children and other members	Un-married earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60	13.27	8.08	29.16	8.01	6.47	9.95	7.39	8.90
60-L120	73.81	71.29	50.29	59.33	52.01	49.82	50.90	56.15
120 and above	12.92	20.63	20.55	32.66	41.52	40.23	41.71	34.95
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	9.71	3.80	3.84	24.13	37.46	10.58	10.48	100.00
Number of families (unestimated)	75	33	28	238	388	103	95	960

Family-types consisting of husband, wife, children and other members and husband, wife and children constituted about 37 per cent and about 24 per cent respectively.

Table 3.15 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3.15

Percentage distribution of families by family composition (in terms of adults/children) and by income

Monthly family income class.	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	11.77	36.95	26.85	20.41	4.58	8.76	12.09	10.03	3.35	6.43	8.90

TABLE 3.15—*contd.*

1	2	3	4	5	6	7	8	9	10	11	12
60-L120	73.38	..	50.57	65.84	77.76	56.60	65.26	62.70	53.60	45.70	56.15
120 and above	14.85	63.05	22.58	13.75	17.66	34.64	22.65	27.27	43.05	47.87	34.95
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	13.51	0.29	4.34	4.87	5.08	9.40	3.49	6.80	15.30	36.92	100.00
Number of families (un-estimated)	108	2	34	46	44	95	33	68	152	378	960

The common types of families were three adults with more than one child and families having one adult (worker living singly).

Analysis by per capita income

3.92. Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.16 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3.16

Percentage distribution of families by per capita income and family size

Family size	Monthly per capita income class (Rs.)									
	1.5	5-L10	10-L15	15-L20	20-L25	25-L35	35-L50	50-L65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One	..	0.84	..	..	..	1.45	3.10	33.33	91.53	13.51
Two and three	11.09	7.85	1.33	6.48	7.76	24.02	36.41	30.32	7.76	12.70
Four and five	36.27	21.61	26.78	30.41	53.09	42.73	47.25	28.09	..	33.10
Six and seven	10.53	31.78	36.40	50.69	27.84	24.53	10.72	8.26	0.71	28.10
Above seven	42.11	37.92	35.49	12.42	11.31	7.27	2.52	..	..	12.59
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.94	3.65	12.61	23.46	17.05	17.75	7.96	3.78	12.80	100.00
Number of families (unestimated)	10	38	121	222	174	182	81	30	102	960

It will be seen that in higher per capita income classes a comparatively large percentage of families were small sized families and conversely large sized families were in the low per capita income classes.

Table 3.17 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.17

Composition of families (economic status) by per capita income classes

economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	L5	5- L10	10- L15	15- L20	20- L25	25- L35	35- L50	50- L65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners . . .	1.17	1.00	1.12	1.13	1.13	1.13	1.14	1.30	1.00	1.11
Earning dependants .	0.42	0.11	0.11	0.16	0.12	0.10	0.10	0.04	0.01	0.11
Non-earning depen- dants	5.34	5.58	5.57	4.70	4.19	3.60	2.71	1.59	0.12	3.70
All members . . .	6.93	6.69	6.80	5.99	5.44	4.83	3.95	2.93	1.13	4.92

Ignoring the lowest per capita income class, the proportion of earners increased with the increase in the per capita income. The earning dependants constituted a small (2.24 per cent) proportion of the total family members. Ignoring the lowest per capita income class, the proportion of non-earning dependants decreased with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1. Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in details :—

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house; pension, cash assistance, gifts and concessions, interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2. Average monthly income per family and per capita

The average monthly income per family was Rs. 115.20 and the average per capita income was Rs. 23.39. The average monthly income per family and per capita according to different family income groups is given below :—

TABLE 4.1
Average monthly income by income classes

Item	Monthly family income class (Rs.)							
	L30	30- L60	60- L90	90- L120	120- L150	150- L210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family	19.24	48.52	77.02	102.31	131.78	172.90	265.70	115.20
Average per capita	4.47	13.05	20.86	20.46	23.47	29.58	38.03	23.39
Percentage of families to total	1.57	7.33	22.29	33.86	13.80	16.00	5.15	100.00

The average monthly income per family varied from Rs. 48.52 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 265.70 in the highest income class. The average per capita income showed a marked rise with the rise in the family income, the only exception being the income class 'Rs. 90 to less than Rs. 120' where the per capita income slightly decreased from that in the preceding income class.

4.3. Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

Average monthly income per family by source, category of earner and family income classes

Category of earner and source		Monthly family income class (Rs.)								
		L30	30- L60	60- L90	90- L120	120- L150	150- L210	210 and above	All	
		1	2	3	4	5	6	7	8	9
<i>Men</i>										
Paid	employ- ment	12.07	44.44	73.69	98.79	119.73	156.97	214.28	106.00	
Self	employ- ment	0.55	..	0.41	0.45	1.13	2.88	9.95	1.38	
Other sources		..	1.70	1.42	2.84	8.80	10.85	37.70	6.29	
Sub-total : by men		12.62	46.14	75.52	102.08	129.66	170.70	261.93	113.67	
<i>Women</i>										
Paid	employ- ment	4.67	2.02	0.97	0.14	1.64	1.73	1.99	1.09	
Self employment		0.17	0.27	0.28	0.02	0.35	0.37	0.41	0.23	
Other sources		1.78	0.09	0.06	..	0.09	0.05	..	0.07	
Sub-total: by wo- men		6.62	2.38	1.31	0.16	2.08	2.15	2.40	1.39	
<i>Children</i>										
Paid	employ- ment	..	..	0.19	0.07	..	0.05	..	0.07	
Self	employ- ment	..	..	..	..	..	..	..	..
Other sources		..	..	..	..	..	..	..	..
Sub-total: by child- ren		..	..	0.19	0.07	..	0.05	..	0.07	

TABLE 4.2—*contd.*

	1	2	3	4	5	6	7	8	9
<i>Family</i>									
Paid employment	..	..	..	..	..	..	..	..	..
Self employment	..	..	..	..	..	..	..	0.25	0.01
Other sources	..	..	..	..	..	0.04	..	1.12	0.06
Sub-total: by family	..	..	..	..	..	0.04	..	1.37	0.07
<i>Total</i>									
Paid employment	16.74	46.46	74.85	99.00	121.37	158.75	216.27	107.16	
Self employment	0.72	0.27	0.69	0.47	1.48	3.25	10.61	1.62	
Other sources	1.78	1.79	1.48	2.84	8.93	10.90	38.82	6.42	
Total income	19.24	48.52	77.02	102.31	131.78	172.90	265.70	115.20	
Percentage of families to total	1.57	7.33	22.29	33.86	13.80	16.00	5.15	100.00	

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. Women also contributed, though small in amount, to the family income. The contribution of children and 'family' was negligible.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source and monthly per capita income classes

Category of earner and source	Monthly per capita income class (Rs.)									
	L5	5-L10	10-L15	15-L20	20-L25	25-L35	35-L50	50-L65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Paid employment	20.89	43.38	81.62	96.27	111.58	132.08	140.75	123.46	101.51	106.00
Self employment	..	1.22	0.28	1.74	0.96	0.81	2.89	7.30	0.61	1.38
Other sources	..	5.07	2.46	3.95	6.59	5.11	13.82	27.45	5.49	6.29
Sub-total : by men	20.89	49.67	84.36	101.96	119.13	138.00	157.46	158.21	107.61	113.67
<i>Women</i>										
Paid employment	2.67	2.08	1.16	1.00	0.91	1.16	3.13	..	..	1.09
Self employment	..	0.61	0.27	0.17	0.29	0.31	0.06	0.41	..	0.23
Other sources	0.94	0.40	0.11	0.02	0.16	0.01	..	..	..	0.07
Sub-total : by women	3.61	3.09	1.54	1.19	1.36	1.48	3.19	0.41	..	1.39

TABLE 4.3—*contd.*

1	2	3	4	5	6	7	8	9	10	11
Children										
Paid employment	..	..	0.03	0.01	0.29	0.10	..	..	..	0.07
Self employment	..	..	..	..	..	..	..	..	..	..
Other sources	..	..	..	..	..	..	..	..	..	..
Sub-total : by children	..	..	0.03	0.01	0.29	0.10	..	..	..	0.07
Family										
Paid employment	..	..	..	..	..	..	..	..	..	..
Self employment	..	..	..	..	0.04	..	..	0.18	..	0.01
Other sources	..	..	0.04	..	0.03	..	..	1.41	..	0.06
Sub-total : by family	..	..	0.04	..	0.07	..	..	1.59	..	0.07
Total										
Paid employment	23.56	45.46	82.81	97.28	112.78	133.34	143.88	123.46	101.51	107.16
Self employment	..	1.83	0.55	1.91	1.29	1.12	2.95	7.89	0.61	1.62
Other sources	0.94	5.47	2.61	3.97	6.78	5.12	13.82	28.86	5.49	6.42
Total income	24.50	52.76	85.97	103.16	120.85	139.58	160.65	160.21	107.61	115.20

The average monthly income per family increased from Rs. 52.76 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 160.65 in the per capita income class 'Rs. 35 to less than Rs. 50' but decreased thereafter in the next two per capita income classes.

4.4. Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

Average monthly receipts by components and family income classes

Source	Monthly family income class (Rs.)							
	L30	30- L60	60- L90	90 L120	120- L150	150- L210	210 and above	All
1	2	3	4	5	6	7	8	9
Paid employment								
Basic wages and allowances	16.70	44.51	68.47	93.41	111.37	142.50	192.35	98.49
Bonus and commission	..	0.74	0.72	1.13	3.53	6.75	12.07	2.79
Concessions	..	0.63	1.22	1.78	2.67	3.79	5.54	2.18
Rest	0.04	0.58	4.44	2.68	3.80	5.71	6.31	3.70
Sub-total : paid employment	16.74	46.46	74.85	99.00	121.37	158.75	216.27	107.16

TABLE 4.4—*contd.*

1	2	3	4	5	6	7	8	9
Self-employment								
Agriculture . . .	..	..	..	..	..	1.05	6.63	0.51
Animal husband-dry.	..	..	0.16	0.01	0.03	0.07	0.64	0.09
Trade . . .	..	..	0.16	0.29	0.34	0.58	0.33	0.29
Rest . . .	0.72	0.27	0.37	0.17	1.11	1.55	3.01	0.73
Sub-total : self employment	0.72	0.27	0.69	0.47	1.48	3.25	10.61	1.62
Other income								
Rent . . .	0.94	0.55	0.34	1.87	5.30	8.40	20.17	3.87
Rest . . .	0.84	1.24	1.14	0.97	3.63	2.50	18.65	2.55
Sub-total : other income	1.78	1.79	1.48	2.84	8.93	10.90	38.82	6.42
Total income . . .	19.24	48.52	77.02	102.31	131.78	172.90	265.70	115.20
Other receipts								
Sale of assets other than shares, etc.	..	0.62	0.85	1.80	0.59	1.37	..	1.14
Credit purchase . . .	4.08	7.68	6.52	10.25	9.73	12.11	16.25	9.67
Loan taken . . .	42.52	32.70	29.60	48.93	49.08	77.02	94.11	50.17
Rest . . .	0.20	1.24	1.08	3.26	7.58	10.52	22.14	5.30
Sub-total : other receipts	46.80	42.24	38.05	64.24	66.98	101.02	132.50	66.28
Total receipts	66.04	90.76	115.07	166.55	198.76	273.92	398.20	181.48
Percentage of families to total	1.57	7.33	22.29	33.86	13.80	16.00	5.15	100.00

A major portion (Rs. 98.49 or 85.51 per cent) of the family income, was derived from basic wages and allowances.

Bonus and commission accounted for Rs. 2.79 or 2.4 per cent of the total income. The average monthly income from concessions and rest comprising overtime earnings, etc., was 2.18 or 1.9 per cent and Rs. 3.70 or 3.2 per cent respectively of the total income.

On the whole, families having an income of less than Rs. 60 p.m. had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in higher income brackets.

4.5. Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size

(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances	69.73	71.40	87.41	88.72	100.69	106.43	115.01	128.91	98.49
Bonus and commission	0.52	6.97	2.18	2.98	2.08	3.74	4.35	2.14	2.79
Overtime earnings	0.67	0.68	0.85	1.90	1.15	2.56	1.56	0.95	1.40
Other earnings	11.55	2.70	0.48	0.51	1.15	0.26	0.86	1.19	2.30
Concession	4.96	2.93	2.06	1.52	1.73	1.57	1.94	1.43	2.18
TOTAL	87.43	84.68	92.98	95.63	106.80	114.56	123.72	134.62	107.16
<i>Income from self-employment</i>									
Boarding and lodging services	0.35	..	..	..	0.06
Agriculture	1.62	..	..	1.83	0.51
Animal husbandry	0.12	(--)	0.33	0.16	0.79
Trade	..	0.90	0.36	..	..	1.12	0.23	0.16	0.29
Profession	..	0.45	0.48	0.19	0.17	0.72	1.09	0.64	0.45
Others	0.12	0.70	..	0.20	0.16	0.40	0.22
TOTAL	..	1.35	0.96	0.89	2.26	1.71	1.64	3.82	1.62
<i>Other income</i>									
Net rent from land	0.08	..	0.01
Net rent from house	..	0.44	2.03	0.85	3.17	3.52	5.25	6.07	7.55
Net rent from others
Pension	0.06	0.85	0.16	0.16	0.18
Cash assistance	..	2.37	3.83	0.36	1.90	3.17	0.92	0.78	0.40
Gifts and concessions	..	0.74	1.35	0.24	0.38	1.10	0.66	0.54	0.79
Interests and dividends
Chance games and lotteries	0.08	..	0.01
TOTAL	..	5.55	7.21	1.45	5.45	7.85	7.68	7.71	8.90
Total income	..	90.98	93.24	95.39	101.97	116.91	123.95	133.07	147.34
<i>Other gross receipts</i>									
Sale of shares and securities
Withdrawal of savings	..	1.78	0.68	2.06	6.15	4.33	8.73	2.80	10.25
Sale of other assets	1.57	1.27	0.23	1.84	2.64	1.19
Credit purchase	..	0.81	2.70	5.33	11.22	11.66	14.04	10.65	13.50
Loan taken	..	8.96	29.73	39.23	49.81	53.70	40.35	68.20	97.86
Rest	0.12	0.13	0.08	0.87	0.16
TOTAL	..	11.55	33.11	48.19	68.45	70.04	65.09	84.37	123.67
Total receipts	..	102.53	126.35	143.58	170.42	186.95	189.04	217.44	271.01

The average income per family gradually increased from Rs. 90.98 in case of single member families to Rs. 147.34 in case of families having more than 7 members.

Income from paid employment constituted about 93 per cent of the total income. Basic wages and allowances was by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size classes. Ignoring the size class of 2 members, income from self-employment was comparatively high in case of large-sized families of 5 or more members. Income from "other sources", e.g., rent, cash assistance, etc., was also proportionately high in large size families of 5 or more members. In the family size class 2 also the income was as high as Rs. 7.21.

4.6. Income and other receipts by family composition

In terms of relationship with the main earner

4.61. The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly receipts by family-composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition (in terms of relationship with main earner)							
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Income	88.43	98.65	90.10	111.38	124.89	127.36	116.59	115.20
Other receipts	9.77	16.56	29.78	77.83	84.38	45.72	78.06	66.28
TOTAL	98.20	115.21	119.88	189.21	209.27	173.08	194.65	181.48
Percentage of families to total	9.71	3.80	3.84	24.13	37.46	10.58	10.48	100.00

The average monthly receipts per family amounted to Rs. 181.48. The major portion (Rs. 115.20) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 66.28 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of families consisting of unmarried earner and husband or wife, the proportion of such receipts to income being about 11 per cent and about 17 per cent respectively. These capital receipts however, accounted for about 70 per cent, 68 per cent and 67 per cent of the income respectively in case of families consisting of husband, wife and children; husband, wife, children and other members; and families classified as 'rest'.

In terms of the number of adults and children

4.62. Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults-children.

TABLE 4.7

Average monthly income and other receipts by family composition in terms of adults-children

(In Rupees)

Item	Family composition (in terms of adults-children)										
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	2	3	4	5	6	7	8	9	10	11	12
Income	90.91	90.16	95.25	90.42	98.73	111.61	101.75	103.27	124.71	132.44	115.20
Other receipts	11.52	48.37	33.37	43.82	59.77	72.19	53.56	63.78	81.08	87.94	66.28
TOTAL	102.43	138.53	128.62	134.24	158.50	183.80	155.31	167.05	205.79	220.38	181.48
Percentage of families to total.	13.51	0.29	4.34	4.87	5.08	9.40	3.49	6.80	15.30	36.92	100.00

The proportion of 'other receipts' to the income was comparatively high in the case of families consisting of 'other families', 3 adults and more than 1 child, 2 adults and more than 2 children, 3 adults and 1 child and 2 adults and 2 children being about 66 per cent, 65 per cent, 65 per cent and 61 per cent respectively. It was the lowest in case of families consisting of 1 adult.

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1. Concepts and definitions

Disbursements

5.11. Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, *i.e.*, amount spent to increase assets or decrease liabilities. The main heads under each were as follows:—

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription and
 - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investment; and
- (ii) Debts repaid.

The last two items under expenditure on current living, *viz.*, taxes, interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term 'expenditure' will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional

rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

Treatment of non-family members

5.12. Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family-members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor $(f/f+e)$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra person (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of extras (e) it was assumed that consuming persons were sharing all items on *pro-rata* basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

Consumption co-efficients

5.13. For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male	=	1.0
Adult female	=	0.9
Child (below 15 years)	=	0.6

5.2. Expenditure pattern

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member

families and all families. Taking all the families, the average monthly income of the family came to Rs. 115.20 and the average consumption expenditure worked out to Rs. 146.43, resulting in a deficit of Rs. 31.23. When items such as remittances to dependants, taxes and interest on loans were also included, *i.e.*, expenditure on current living was considered, the deficit increased to Rs. 37.76. The analysis will first be made in terms of total consumption expenditure, and other disbursements, *i.e.*, non-consumption, outgo and capital outlays, will be discussed separately.

Consumption expenditure

5.21. Of the average consumption expenditure of Rs. 146.43 per family per month, an expenditure of Rs. 83.74 or 57.19 per cent was incurred on food, Rs. 3.34 or 2.28 per cent on tobacco, pan and supari, Rs. 8.56 or 5.85 per cent on fuel and lighting, Rs. 13.26 or 9.05 per cent on housing, water charges and household appliances, etc., Rs. 13.45 or 9.19 per cent on clothing, bedding, headwear, footwear, etc., and Rs. 24.08 or 16.44 per cent on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 20.68 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income groups shows an upward trend except for the income class 'Rs. 90 to less than Rs. 120' where the average expenditure on food per equivalent adult consumption unit was comparatively less.

TABLE 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult con- sumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per adult equi- valent con- sumption unit (Rs.)
1	2	3	4	5
L30	4.30	3.52	40.24	11.43
30-L60	3.71	3.14	51.73	16.47
60-L90	3.68	3.07	61.74	20.11
90-L120	5.01	4.08	80.00	19.63
120-L150	5.62	4.60	93.88	20.41
150-L210	5.84	4.75	109.59	23.07
210 and above	6.99	5.90	154.91	26.26
ALL	4.92	4.05	83.74	20.68

Non-consumption outgo and capital outlays

5.22. The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 32.90 or about 22 per cent of the total consumption expenditure. Of this, an expenditure of Rs. 19.19 was incurred towards repayment of debts, Rs. 7.18 on savings and investments,

Rs. 2.83 on remittances to dependants, and Rs. 3.70 on taxes, interest and litigation. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were provident fund (Rs. 4.13), bank and postal savings (Re. 0.75), shares and securities (Re. 0.18) and gold ornaments (Re. 0.15). Of the above items, expenditure towards provident fund contribution was reported by a little more than 68 per cent. of the families surveyed. Some expenditure was incurred on purchase of cycles, automobiles, land and buildings, etc., but the number of families reporting purchase of these items was very small. The amount (Rs. 19.19) paid on repayment of debts was more than double the amount (Rs. 7.18) diverted towards savings and investments. The amount remitted to dependants was not much, being Rs. 2.83 only. It can naturally be anticipated that most of the remittances will ultimately go into the consumption of dependants living away. Under "taxes, interest and litigation" interest on loans alone accounted for Rs. 3.64 or about 98 per cent of the total expenditure on these items. The average expenditure on litigation was insignificant, being Re. 0.01 only.

The budget of single member families

5.23. Single member families constituted 13.51 per cent of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single member families was Rs. 90.98 and the average monthly consumption expenditure Rs. 77.82, leaving a surplus of Rs. 13.16. However, when items such as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the budget showed a deficit of Rs. 2.15 which was markedly less than the average deficit of Rs. 37.76 in the case of all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single member families and multi-member families.

TABLE 5.2
Percentage expenditure on groups/sub-groups of items

Groups and sub-groups of items	Type of family		
	Single member families	Multi-member families	All
1	2	3	4
Food	61.71	56.84	57.19
Pan, supari, tobacco etc.	3.08	2.22	2.28
Fuel and light	1.00	6.22	5.85
Rent for house and water charges	7.95	6.78	6.87
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services	0.56	2.31	2.18
Clothing, bedding, footwear, headwear and miscellaneous	9.86	9.13	9.19
Personal care	4.02	3.50	3.54
Education and reading	0.44	1.18	1.13

TABLE 5.2—*contd.*

	1	2	3	4
Recreation and amusement	.	2.48	1.01	1.11
Medical care	.	1.23	2.71	2.60
Other consumption expenditure	.	7.67	8.10	8.06
TOTAL		100.00	100.00	100.00

Workers living singly spent proportionately less on fuel and light, house repairs, household appliances, furniture and furnishings and household services, education and reading, medical care and other consumption expenditure which consisted of transport and communications, subscriptions, gifts and charities, ceremonials, etc., and more on food, pan, supari, tobacco, etc., rent for house and water charges, clothing, bedding, footwear, headwear and miscellaneous, personal care and recreation and amusement. Judged from the restricted angle of the proportionate expenditure on food, single workers had a higher level of living than the families. Even taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 19.81 per month in the case of multi-member families and Rs. 48.02 per month in case of single-men.

Taking important sub-groups under food, the average expenditure on cereals, pulses and prepared meals per adult consumption unit was Rs 46.51 in case of single member families and Rs. 11.60 in respect of multi-member families. The average expenditure on non-food items was also markedly high in case of single-men. Thus, single-men spent, on an average, Rs. 7.67, Rs. 3.13, Rs. 6.19 and Rs. 1.93 on clothing, bedding, footwear, headwear, etc., personal care, rent for housing and water charges and recreation and amusement and the average expenditure per adult consumption unit on these items in case of families was Rs. 3.18, Rs. 1.22, Rs. 2.36 and Re. 0.35, respectively.

5.3. Levels of expenditure by income and family type

The overall average monthly expenditure was Rs. 152.96 per family, Rs. 31.07 per capita and Rs. 37.81 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							
	L30	30 L60	60 L90	90 L120	120 L150	150 L210	210 & above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average family per	67.53	84.24	103.89	140.50	170.42	215.12	331.27	152.96
Average capita per	15.70	22.66	28.16	28.04	30.36	36.81	47.41	31.07
Average per adult consumption unit	19.20	26.80	33.91	34.44	37.09	45.32	56.17	37.81
Percentage of families to total	1.57	7.33	22.29	33.86	13.80	16.00	5.15	100.00

The average monthly expenditure per family varied from Rs. 67.53 in the lowest income group to Rs. 331.27 in the highest income group. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita expenditure in the family, there were only small variations from the overall average in the different income classes within the income range of 'Rs. 60 to less than Rs. 210' p.m. Similarly, the expenditure per adult consumption unit also varied by about Rs. 8 from the overall average in these income classes.

It will be seen that, ignoring the highest income class, the expenditure was more than the income in all the income classes. The difference is met from 'other receipts namely increase in liabilities and diminution of assets'. This has been discussed in detail in Chapter 7.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult-child composition. Both the tables show that with increasing number of members in the family a larger percentage of families come in higher expenditure classes.

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with main earner)							All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other member	Rest	
1	2	3	4	5	6	7	8	9
Below 60	13.25	15.18	18.42	1.72	0.78	2.17	4.58	3.96
60- L120	76.22	59.02	50.43	39.02	22.51	32.08	23.28	35.16
120 and above	10.53	25.80	31.15	59.26	76.71	65.75	72.14	60.88
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	9.71	3.80	3.84	24.13	37.46	10.58	10.48	100.00

TABLE 5.5

Percentage distribution of families by family composition (in terms of adults and children) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of adults-children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	13.64	36.95	17.34	6.82	..	2.08	7.37	..	0.55	1.10	3.96

TABLE 5.5—*contd.*

1	2	3	4	5	6	7	8	9	10	11	12
60- L120	71.88	..	46.01	63.72	38.58	37.13	48.24	40.28	28.59	16.76	35.16
120 and above	14.48	63.05	36.65	29.46	61.42	60.79	44.39	59.72	70.86	82.14	60.88
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	13.51	0.29	4.34	4.87	5.08	9.40	3.49	6.80	15.30	36.92	100.00

5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6

Average monthly expenditure by family income classes

Sub-groups and groups of items	Monthly family income class (Rs.)							All
	L30	30 L60	60 L90	90 L120	120 L150	150 L210	210 and above	
1	2	3	4	5	6	7	8	9
Food								
Cereals and products	19.92	23.39	22.61	34.12	40.27	44.11	61.39	34.37
Pulses and products	1.78	2.16	2.51	4.13	5.01	5.85	8.33	4.21
Oil seeds, oils and fats	2.26	2.46	2.34	3.69	4.77	5.58	7.70	3.93
Meat, fish and eggs	2.03	3.66	3.70	6.21	7.97	10.42	13.67	6.70
Milk and products	2.61	1.45	2.86	4.86	5.88	9.01	15.81	5.49
Vegetable and products	2.69	2.93	3.60	4.94	5.41	6.29	8.82	4.94
Fruits and products	0.28	0.51	0.70	0.94	1.30	1.90	2.99	1.14
Condiments, spices, sugar, etc.	3.58	4.47	5.56	8.50	9.86	11.62	16.55	8.58
Non-alcoholic beverages	0.40	0.46	0.79	1.19	1.65	2.32	4.07	1.43
Prepared meals and refreshments	4.69	10.24	17.07	11.50	11.76	12.49	15.58	12.95
Sub-total : food	40.24	51.73	61.74	80.00	93.88	109.59	154.91	83.74

TABLE 5.6—*contd.*

1	2	3	4	5	6	7	8	9
<i>Non-food</i>								
Pan, supari	0.96	1.04	0.88	1.05	1.47	1.50	1.83	1.18
Tobacco and products	1.44	1.38	2.05	1.90	2.28	2.70	3.71	2.16
Alcoholic beverages, etc.	..	..	..	..	..	..	..	..
Fuel and light	4.68	4.92	5.65	8.49	9.72	11.33	16.24	8.56
House rent, water charges, repairs, etc.	4.98	7.60	7.09	9.37	14.28	15.93	31.88	11.56
Furniture and furnishings	0.76	0.35	0.22	0.32	0.37	0.40	0.87	0.36
Household appliances, etc.	1.02	0.36	0.18	0.54	0.46	0.66	1.79	0.52
Household services	0.04	0.13	0.38	0.68	0.97	1.61	2.14	0.82
Clothing, bedding and headwear	1.36	4.19	4.81	6.97	9.89	14.09	28.87	8.87
Footwear	..	..	0.01	0.25	0.36	0.50	1.65	0.30
Miscellaneous (laundry, etc.)	1.46	2.21	3.20	3.95	4.66	5.88	8.83	4.28
Medical care	1.64	1.07	2.51	3.39	4.66	6.11	7.41	3.81
Personal care	2.01	2.64	3.81	4.79	6.96	6.60	9.00	5.18
Education and reading	1.44	0.32	0.58	1.26	1.53	3.49	5.17	1.65
Recreation and amusement	0.58	0.78	1.32	1.25	2.15	2.21	3.99	1.63
Transport and communication	1.31	1.47	2.34	3.78	4.78	6.87	10.38	4.22
Subscription, etc.	1.89	1.50	0.79	5.62	5.66	16.52	32.72	7.33
Personal effects and miscellaneous expenses	0.14	0.04	0.15	0.21	0.23	0.55	0.74	0.26
Sub-total : non-food.	25.71	30.00	35.97	53.82	70.43	96.95	167.22	62.69
Total consumption expenditure	65.95	81.73	97.71	133.82	164.31	206.54	322.13	146.43
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation	1.58	2.04	1.73	4.06	4.42	4.51	8.48	3.70
Remittance to dependants	..	0.47	4.45	2.62	1.69	4.07	0.66	2.83
Savings and investment	0.56	0.77	3.39	5.83	6.48	12.37	29.25	7.18
Debts repaid	1.62	4.79	7.47	19.00	22.60	34.22	41.17	19.19
Total non-consumption expenditure	3.76	8.07	17.04	31.51	35.19	55.17	79.56	32.90
Total disbursement	69.71	89.80	114.75	165.33	199.50	261.71	401.69	179.33
Percentage of families to total	1.57	7.33	22.29	33.86	13.80	16.00	5.15	100.00

The average monthly consumption expenditure per family was Rs. 146.43. Expenditure on food worked out to Rs. 83.74 or 57.19 per cent of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure decreased with a rise in family income. Taking individual sub-groups under the food group the expenditure, as percentage of the total consumption expenditure, on cereals and products, pulses and products and vegetables and products generally decreased with increase in income; that on milk and products and fruits and products generally increased with increase in income; and that on condiments and spices was more or less constant in the various income classes. In case of prepared meals and refreshments the percentage of expenditure was highest in the income class 'Rs. 60 to less than Rs. 90' but there was no clear trend otherwise.

The non-food groups accounted for 42.81 per cent of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs, and clothings, bedding and headwear sub-groups formed about 46 per cent.

The percentage expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, subscriptions, ceremonies, trade union and religious subscription, etc., personal effects and miscellaneous items and services such as laundry, tailoring, washing soap, etc., accounted for about 20 per cent of the expenditure on non-food items but did not reveal any clear cut trend. Similarly, expenditure on personal and medical care did not show any definite trend and expenditure on these two items together accounted for 14.34 per cent of the total non-food expenditure. Percentage expenditure on tobacco and tobacco products decreased with increase in income except for the income class 'Rs. 60 to less than Rs. 90'. Ignoring the lowest income class of less than Rs. 30 the percentage expenditure on education and reading showed a rising trend. The expenditure on transport and communication was 6.73 per cent of the expenditure on non-food items.

5.5. Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

Average monthly expenditure and disbursements by per capita income classes

Sub-groups of groups of and items	Monthly per capita income class (Rs.)									
	L5	5-1.10	10-1.15	15-1.20	20-1.25	25-1.35	35-1.50	50-1.65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Food										
Cereals and products	35.65	35.96	41.65	39.86	40.44	38.52	36.27	29.47	2.93	34.37
Pulses and products	3.19	3.32	4.01	4.67	5.06	5.20	5.30	4.73	0.49	4.21
Oil seeds, oils, and fats.	4.21	3.36	4.00	4.01	4.75	5.11	4.87	4.25	0.50	3.93

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
Meat, fish and eggs	4.05	4.41	6.38	7.03	8.44	8.12	9.71	6.41	1.18	6.70
Milk and products	4.40	4.41	4.02	4.54	6.35	7.65	8.69	11.95	1.07	5.49
Vegetable and products	4.08	4.28	5.31	5.42	5.69	6.15	6.11	4.90	0.52	4.94
Fruits and products	0.36	0.60	0.81	1.05	1.19	1.66	1.68	2.21	0.53	1.14
Condiments, spices, sugar, etc.	5.23	7.03	8.62	9.40	10.44	10.84	10.52	8.41	0.89	8.58
Non-alcoholic beverages	0.63	1.02	1.17	1.26	1.59	2.02	2.52	2.35	0.16	1.43
Prepared meals and refreshments.	2.72	4.53	6.44	7.06	7.28	8.51	11.21	22.18	45.36	12.95
Sub-total : food	65.52	68.92	82.41	84.30	91.23	93.78	96.88	96.86	53.63	83.74
<i>Non-food</i>										
Pan, supari	0.79	0.95	1.30	1.19	1.36	1.40	1.61	0.93	0.39	1.18
Tobacco and products	1.63	1.51	1.90	2.03	2.08	2.46	2.62	2.48	2.20	2.16
Alcoholic beverages, etc.	..	..	..	..	..	..	..	..	..	..
Fuel and light	7.35	6.89	8.55	9.42	9.83	10.63	10.51	9.64	1.45	8.56
House rent, water charges, repairs, etc.	15.61	8.51	8.45	9.95	11.43	16.17	16.22	17.62	7.16	11.56
Furniture and furnishings	0.84	0.47	0.36	0.38	0.48	0.26	0.50	0.48	0.07	0.36
Household appliances, etc.	1.60	0.59	0.52	0.41	0.46	0.60	1.05	1.37	0.06	0.52
Household services	0.07	0.19	0.37	0.61	0.84	1.29	1.55	1.68	0.56	0.82
Clothing, bedding and headwear	1.81	3.95	6.34	8.63	9.59	10.92	15.29	6.67	6.56	8.87
Footwear	..	..	0.15	0.17	0.20	0.68	0.55	0.28	0.28	0.30
Miscellaneous (laundry, etc.)	2.17	2.62	3.51	4.03	4.29	5.31	5.36	5.35	3.64	4.28
Medical care	2.87	2.53	2.48	3.27	5.36	5.51	4.68	3.87	1.59	3.81
Personal care	2.88	3.67	4.63	5.74	5.51	5.72	5.90	5.69	3.46	5.18
Education and reading	2.51	1.25	1.20	1.54	1.77	2.69	2.15	1.61	0.38	1.65
Recreation and amusement	0.56	0.67	0.82	1.21	1.69	2.07	2.11	2.86	2.27	1.63
Transport and communication	2.10	1.53	2.91	3.63	4.30	4.52	5.05	7.03	5.68	4.22
Subscription, etc.	2.96	2.08	1.37	6.01	14.23	10.59	7.86	11.58	2.14	7.33
Personal effects and miscellaneous expenses	..	0.31	0.02	0.09	0.31	0.32	0.56	0.40	0.47	0.26
Sub-total : non-food	45.75	37.72	44.88	58.31	73.73	81.14	83.57	79.54	38.36	62.69
Total consumption expenditure	111.27	106.64	127.29	142.61	164.96	174.92	180.45	176.40	91.99	146.43
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation	2.71	2.25	3.52	3.81	4.51	5.42	4.07	3.45	0.55	3.70
Remittance to dependants	..	..	0.40	0.40	0.59	1.68	2.33	0.36	16.34	2.83
Savings and investments	1.05	1.56	3.97	6.03	6.85	9.56	9.62	27.55	4.04	7.18
Debts repaid	1.98	5.17	19.13	15.70	17.36	34.28	20.99	35.12	6.57	19.19
Total non-consumption expenditure	5.74	8.98	27.02	25.94	29.31	50.94	37.01	66.48	27.50	32.90
Total disbursement	117.01	115.62	154.31	168.55	194.27	225.86	217.46	242.88	119.49	179.33

Ignoring the per capita income classes of less than Rs. 5 and 'Rs. 5 to less than Rs. 10', the percentage expenditure on food decreased from nearly 65 per cent in the per capita income class 'Rs. 10 to less than Rs. 15' to nearly 54 per cent in the per capita income class 'Rs. 25 to less than Rs. 35' but showed an increase in the next three per capita income classes to stand at 58.30 per cent in the highest per capita income class. The relatively high percentage expenditure on prepared meals in the last two higher per capita income classes was mainly due to the preponderance of single-member families in these per capita income classes. The percentage expenditure on the non-food group of items, especially on non-conventional necessities and luxuries such as pan, supari, tobacco and products, clothing, bedding, headwear, footwear, etc., subscriptions, gifts, charities, ceremonials etc., did not show any definite trend although the percentage expenditure on a few other items such as household services, recreation and amusement and transport and communication showed an upward trend with an increase in the level of per capita income.

5.6. Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Ernest Engel. The main results derived by Engel from his studies are set out below:

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

Analysis by per capita income classes

5.61. Expenditure on food depends on other factors besides income and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

Percentage distribution of families in each per capita income class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									
	L5	5-L10	10-L15	15-L20	20-L25	25-L35	35-L50	50-L65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Below 45	.	2.69	1.61	7.02	12.84	20.50	18.50	6.53	26.22	12.85
45-50	21.06	2.69	6.01	9.70	4.25	8.25	16.67	10.02	27.27	10.71
50-55	21.62	8.49	8.36	6.54	20.20	14.38	22.24	15.26	10.06	12.73
55-60	19.95	26.94	11.39	18.61	15.73	16.53	13.14	8.54	12.31	15.54
60-65	.	13.86	13.69	26.17	10.96	16.52	14.96	23.51	3.63	15.72
65-70	21.05	12.78	28.04	16.17	19.44	13.50	12.20	11.88	11.93	16.65
70 and above	16.32	32.55	30.90	15.79	16.58	10.32	2.29	24.26	8.58	15.80
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that ignoring the per capita income class of 'Rs. 50 to less than Rs. 65' the percentage of families having significantly lower percentage expenditure on food (less than 45 per cent) is generally high in higher per capita income classes. Similarly, the percentage of families recording appreciably higher percentage expenditure on food, say 65 to less than 70 and 70 and above generally declines in the case of higher per capita income classes.

Analysis by family size

5.62. While analysing the percentage expenditure on food *vis-a-vis* the family size it has to be borne in mind that, broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

Percentage distribution of families in each family size class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Number of families (un-estimated)	Family size						All
		1	2 and 3	4 and 5	6 and 7	above 7		
1	2	3	4	5	6	7	8	
Below 45	129	21.93	16.48	12.77	8.52	9.33	12.85	
45-L50	80	23.74	10.48	10.78	5.36	8.77	10.71	
50-L55	125	8.86	19.21	14.05	11.02	10.66	12.73	
55-L60	154	12.05	11.49	14.67	22.93	9.15	15.54	

TABLE 5.9—*contd.*

1	2	3	4	5	6	7	8
60-L65 . . .	151	5.26	16.44	18.95	16.74	15.45	15.72
65-L70 . . .	163	12.83	15.42	15.19	14.95	29.63	16.65
70 and above . . .	158	15.33	10.48	13.59	20.48	17.01	15.80
TOTAL	960	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families	...	13.51	12.70	33.10	28.10	12.59	100.00
Number of families (un-estimated)	...	108	113	313	284	142	960

About 46 per cent. of the single member families spent less than 50 per cent of the total expenditure on food and about 28 per cent spent about 65 per cent or more on food. As against this, about 14 per cent and 18 per cent of the families containing 6 or 7 members and more than 7 members respectively, spent less than 50 per cent on food and similarly about 35 per cent and 47 per cent of corresponding families spent 65 per cent or more on food. The influence of the size of the family is expected to be felt markedly in case of end classes of percentage expenditure on food, *i.e.*, less than 45 and 70 or more, which are lower or higher than the overall average percentage expenditure on food.

5.7. Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size						Reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refreshments	99.25	95.12	97.82	96.18	98.45	97.19	930
Non-alcoholic beverages	1.50	65.13	79.59	77.43	81.06	66.78	648
Pan, supari	19.72	70.55	68.14	79.51	74.44	65.89	658
Tobacco and tobacco products	58.39	74.30	75.36	76.93	66.54	72.26	699
Alcoholic beverages . . .	...	...	...	...	...	...	...
Furniture and furnishings	3.57	6.21	13.00	13.79	17.95	11.71	126
Household services . . .	18.87	44.19	46.55	48.29	40.34	42.22	419
Medical care	31.54	50.96	67.20	64.27	74.45	60.41	643

TABLE 5.10—*contd.*

1	2	3	4	5	6	7	8
Personal care . . .	98.14	99.31	100.00	100.00	100.00	99.66	958
Education and reading .	21.87	27.96	37.64	37.25	50.22	35.75	339
Recreation and amusement	74.50	66.39	62.40	56.99	58.83	62.57	605
Transport and communication	74.08	70.31	71.07	71.24	62.87	70.40	676
Remittance to dependants	55.77	10.60	4.50	4.59	2.71	12.00	99
Savings and investments .	33.87	60.74	72.70	79.70	85.48	69.51	689
Debts repaid	28.85	46.13	62.99	64.89	64.37	56.95	574

A little more than 97 per cent of the families incurred expenditure on prepared meals and refreshments with single member families recording the highest percentage (99.25) in this respect. About 67 per cent of the families reported expenditure on non-alcoholic beverages, like coffee, tea, cocoa, etc. Addiction to tobacco and tobacco products and pan, supari was quite widespread with 72.26 and 65.89 per cent respectively of the families reporting expenditure on these items. No expenditure was reported on alcoholic beverages. Furniture and furnishings did not seem to be much popular objects of expenditure and even expenditure on household services which most often consisted of employment of sweepers was reported by 42 per cent of the families.

Expenditure on medical care was reported by about 60 per cent of the families and on personal care by almost all families. The percentage of families reporting expenditure on education and reading was about 36. About 63 per cent of the families reported expenditure on recreation and amusement mainly on cinema. The use of means of transport and communication was quite widespread and about 70 per cent of the families reported expenditure on these items.

About 70 per cent of the families were either saving or investing some amount and the percentage was markedly high in cases of large families consisting of more than 7 members, being 85.48. On the other hand, percentage of families reporting expenditure on remittances to dependants generally decreased with an increase in the size of the family and was the highest in the case of single-member families. On the whole, 12 per cent families were making remittances to dependants. About 57 per cent of the families were making repayments of debts which would give some rough idea about the extent of indebtedness among the working class population in Madras Centre.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed 'on an average' per family per month are presented in table 6.1.

TABLE 6.1
Average quantity consumed per family by items

Item	Standard unit (quantity)	Number of families reporting (un-estimated)*	Average quantity consumed per family
1	2	3	4
Food, beverages, etc.			
<i>Cereals and products :</i>			
Paddy	kg.	3	0.09
Rice	"	846	51.60
Wheat	"	214	1.20
Wheat atta	"	16	0.06
Jowar	"	1	0.02
Bajra	"	1	0.01
Maize atta	"	1	0.01
Barley	"	1	0.00
Pea	"	1	0.00
Ragi	"	41	0.28
Ragi atta	"	1	0.00
Chira, muri, khoi, lawa	"	1	0.02
Other rice products	"	1	0.01
Maida	"	19	0.02
Suji rawa	"	65	0.09
Sewai	"	2	...
Bread	"	23	0.04
Biscuit	"	36	0.02
Other wheat products . . . . .	"	...	...
Tapioca	"	1	0.00
Other cereals	"	1	0.00

* The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

	1	2	3	4
<i>Pulses and products:</i>				
Arhar	kg.	848	2.47	
Gram	"	619	0.93	
Moong	"	121	0.14	
Masur	"	2	0.00	
Urd	"	642	1.16	
Khesari	"	1	0.00	
Pea	"	6	0.02	
Other pulses	"	8	0.10	
Pulse products	"	49	0.68	
<i>Oil seeds, oils and fats:</i>				
Mustard oil	"	3	0.01	
Coconut oil	"	134	0.06	
Gingely oil	"	679	1.71	
Groundnut oil	"	443	0.75	
Other vegetable oil	"	14	0.01	
Vanaspati	"	24	0.02	
Margarine	"	1	0.00	
Oil seed . . . . .	"	...	...
<i>Meat, fish and eggs :</i>				
Goat meat	"	184	0.28	
Beef	"	7	0.07	
Mutton	"	599	0.90	
Pork	"	3	0.01	
Poultry	no.	2	0.00	
Other meat	kg.	2	0.00	
Fresh fish	"	745	2.76	
Dry fish	"	160	0.17	
Preserved fish	"	2	0.01	
Fish products	"	2	0.01	
Egg—hen	no.	247	3.68	
Egg—duck	"	8	0.05	
<i>Milk and products:</i>				
Milk—cow	l.	579	4.33	
Milk—buffalo	l.	38	0.34	
Curd	kg.	252	0.77	
Lassi	"	5	0.02	
Ghee—cow	"	73	0.05	
Ghee—buffalo	"	13	0.01	
Butter	"	6	0.01	
Powdered milk	"	17	0.01	
Other milk and products	"	37	0.05	

TABLE 6.1—*contd.*

	1	2	3	4
<i>Condiments and spices:</i>				
Salt	kg.	851	3.95	
Turmeric	g.	830	182.66	
Chilly—green	„	648	401.35	
Chilly—dry	„	852	713.36	
Tamarind	„	845	1357.78	
Onion	kg.	845	5.08	
Garlic	g.	827	254.97	
Corriander	„	848	644.31	
Ginger	„	433	115.01	
Pepper	„	840	102.76	
Methi	„	481	60.65	
Saffron	„	63	3.97	
Mustard	„	798	131.33	
Jira	„	689	61.12	
Clove	„	5	0.12	
Elachi	„	6	0.35	
Mixed spices	„	145	16.91	
Other spices, etc.	„	451	52.60	
<i>Vegetables and products:</i>				
Potato	kg.	846	1.85	
Muli, turnip, radish	„	166	0.33	
Carrot beet	„	287	0.33	
Arum	„	329	0.58	
Other root vegetables	„	63	0.12	
Brinjal	„	835	2.41	
Cauliflower	„	10	0.02	
Cabbage	„	478	0.57	
Ladies finger	„	532	0.76	
Tomato	„	755	3.45	
Cucumber	„	2	0.01	
Pumpkin	„	35	0.11	
Gourd	„	130	0.11	
Karela	„	44	0.06	
Bean	„	411	0.52	
Pea	„	3	0.00	
Other vegetables	„	396	1.65	
Palak	„	1	0.00	
Amaranth chalai	„	169	0.49	
Menthi	„	1	0.01	
Other leafy vegetables	„	659	2.72	
Pickle preservative	„	79	0.17	
Other vegetable products	„	53	0.30	

TABLE 6.1—*contd.*

1	2	3	4
<i>Fruits and products:</i>			
Banana, plantain	no.	403	11·38
Orange	„	80	1·10
Lemon	„	57	0·77
Mango	„	11	0·14
Coconut	„	586	2·54
Cashew nut	kg.	15	0·00
Apple	„	1	0·01
Dried fruit	„	7	0·02
Other fruits	„	10	0·14
Other fruit products	„	5	0·07
<i>Sugar, honey, etc.:</i>			
Sugar crystal	kg.	581	1·46
Sugar deshi	„	32	0·06
Gur	„	382	1·52
Honey	„	2	0·01
Sugar candy	„	8	0·01
Others	„	4	0·02
<i>Pan, supari:</i>			
Pan leaf	no.	651	414·75
Pan finished	„	2	0·08
Supari	g.	613	101·36
Lime	„	1	0·00
Katha	„	1	0·23
<i>Tobacco and products:</i>			
Bidi	no.	339	170·48
Cigarette	„	190	46·66
Cigar, cheroot	„	49	3·89
Zarda, kimam, surti	g.	...	...
Chewing tobacco	„	66	13·30
Smoking tobacco	„	2	0·58
Leaf tobacco	„	46	12·48
Snuff	„	147	16·91
<i>Other beverages:</i>			
Tea leaf	kg.	56	0·01
Coffee powder or seed	„	624	0·24
Cocoa	„	5	0·00
Cocoa products	„	1	0·00

g.=grams l=litre kg.=kilogram no.=number.

The average quantity of cereals and cereal products consumed, on an average, by working class family per month was 53.47 kg. Of this, the major portion (51.60 kg.) was accounted for by rice alone. The average size of a family in terms of adult consumption units was 4.05 and hence the quantity of cereals consumed per adult consumption unit per day worked out to about 0.44 kg. Besides 53.47 kg. of cereals and products, the average family consumed 5.50 kg. of pulses and pulse products, 4.67 l. of milk, 0.92 kg. of milk products, 2.56 kg. of oils and fats 4.23 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available), 13.13 kg. of condiments and spices, 16.57 kg. of vegetables and vegetable products and 3.08 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and fruit products which could not be reduced to weight and of prepared meals, etc., for which quantity data could not be collected. The above is a broad picture of quantities of foodstuffs consumed, on an average, by a family of industrial workers in Madras.

Among items of pan, supari, tobacco and beverages, an appreciable consumption of supari, bidi and coffee powder or seed was recorded.

6.2. Analysis of nutrition contents

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the foodstuffs consumed, on an average by a working class family in Madras was attempted on the basis of data presented in table 6.1. keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups :

1. The calorie requirements for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5-14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than 3. All women falling in the age-group of 15-54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5-14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. Of the women between 15-54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirements of children up to 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest, it was assumed to be 20 mg. per day.

5. The Vitamin B1 requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutrient contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that 75 p. worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

The following table gives the nutritive value of the foodstuffs consumed, on an average, by a working class family in Madras, as well as the quantity recommended for consumption by the Nutritive Research Laboratories, in terms of different nutrients.

TABLE 6.2

Nutritive value of food stuffs consumed, on an average, by a working class family

Nutrients										Quantity consumed per day per family	Quantity recommended
1										2	3
Calories	.	.	.	.	.	.	.	.	.	9,844	10,305
Protein	.	.	.	.	.	.	.	.	.	258 g.	280 g.
Fat	.	.	.	.	.	.	.	.	.	135 g.	...
Calcium	.	.	.	.	.	.	.	.	.	2.0 g.	5.7 g.
Iron	.	.	.	.	.	.	.	.	.	133 mg.	103 mg.
Vitamin A	.	.	.	.	.	.	.	.	.	9,348 i.u.	17,120 i.u.
Vitamin B ₁	.	.	.	.	.	.	.	.	.	4.3 mg.	5.2 mg.
Vitamin C	.	.	.	.	.	.	.	.	.	295 mg.	246 mg.
Nicotinic Acid	.	.	.	.	.	.	.	.	.	48 mg.	...
Riboflavin	.	.	.	.	.	.	.	.	.	2.2 mg.	...

g. = grams, mg. = milligrams, i.u. = international units.

From the above it would appear that there are deficiencies in respect of Vitamin 'A' and Calcium but increased intake of leafy vegetables and fruits would help to overcome these deficiencies.

CHAPTER 7

BUDGETARY POSITION

7.1. Introductory

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of consumption of articles of food, drink, tobacco and fuel and light were taken on the disbursement-side and not the purchase value. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two, gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class	Percentage of families to total	Average receipts per family per month	Average disbursements per family per month	Net balancing difference + or —
1	2	3	4	5
(Rs.)		(Rs.)	(Rs.)	(Rs.)
Less than 30 . . .	1.57	66.04	69.71	—3.67
30 to less than 60 . . .	7.33	90.76	89.80	+0.96
60 to less than 90 . . .	22.29	115.07	114.75	+0.32
90 to less than 120 . . .	33.86	166.55	165.33	+1.22
120 to less than 150 . . .	13.80	198.76	199.50	—0.74
150 to less than 210 . . .	16.00	273.92	261.71	+12.21
210 and above . . .	5.15	396.20	401.69	— 3.49
ALL . . .	100.00	181.48	179.33	+ 2.15

Taking all income classes, the net balancing difference was + Rs. 2.15 or 1.18 per cent. of the total receipts. Except for the income classes of less than Rs. 30, 'Rs. 120 to less than Rs. 150' and Rs. 210 and above, the net balancing difference was positive, *i.e.*, receipts were more than disbursements.

7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, *i.e.*, the budgetary position of the families. The terms 'current money income' has been taken to include income from paid employment, self-employment and other income such as rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2
Budgetary position by family income classes

Item	Monthly family income class (Rs.)							
	L30	30 L60	60 L90	90 L120	120 L150	150 L210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family	19.24	48.52	77.02	102.31	131.78	172.90	265.70	115.20
Average monthly expenditure per family	67.53	84.24	103.89	140.50	170.42	215.12	331.27	152.96
Monthly balance								
Percentage of families recording surplus* to total families	...	0.40	3.16	5.11	3.06	5.06	2.45	19.24
Percentage of families recording deficit to total families	1.57	6.93	19.13	28.75	10.74	10.94	2.70	80.76
Average surplus (+) or deficit (—) per family	(—) 48.29	(—) 35.72	(—) 26.87	(—) 38.19	(—) 38.64	(—) 42.22	(—) 65.57	(—) 37.76

* Zero balance is considered as surplus.

Of the total families surveyed, 80.76 per cent had deficit budgets while the remaining 19.24 per cent. had balanced or surplus budgets.

7.3. Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.3
Budgetary position by family composition

Item	Family composition (in terms of adults-children)										
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus* to total families	5.86	..	0.96	0.59	0.40	2.03	0.87	1.05	2.55	4.93	19.24
Percentage of families recording deficit to total families	7.65	0.29	3.38	4.28	4.68	7.37	2.62	5.75	12.75	31.99	80.76
Average amount of surplus (+) or deficit (-) (Rs.) per family over all families together.	-2.22	-42.60	-18.20	-24.35	-37.39	-40.51	-23.43	-35.07	-38.82	-55.59	-37.76

* Zero balance is considered as surplus.

Taking all families, the net result was a deficit balance although the deficit was the least in the case of families having one adult only.

7.4. Distribution of families by income, expenditure and size

Table 7.4 gives the percentage distribution of families in each monthly family income class and family size class by monthly expenditure.

TABLE 7.4

Percentage distribution of families by income, expenditure and size

Monthly family income class (Rs.)	Family size	Number of families (unestimated)	Monthly family expenditure class (Rs.)										Total	Percentage of families to total
			L60	60—L90	90—L120	120—L150	150—L210	210—L300	300 and above					
1	2	3	4	5	6	7	8	9	10	11	12			
L30														
1	1	2	100.00	..	..	..	..	..	..	100.00	0.12	
2 & 3	6	6	100.00	..	..	..	..	..	..	100.00	0.51	
4 & 5	6	6	45.82	8.40	15.26	15.26	15.26	..	..	100.00	0.64	
6 & 7	1	1	..	..	100.00	..	..	..	..	100.00	0.10	
Above 7	2	2	..	..	..	50.00	..	..	50.00	100.00	0.20	
All	17	17	58.90	3.45	12.55	12.55	12.55	..	..	100.00	1.57	
30—L60														
1	11	11	87.33	..	12.67	..	..	..	..	100.00	1.45	
2 & 3	18	18	37.07	42.10	20.83	..	..	..	..	100.00	2.19	
4 & 5	21	21	17.63	32.64	21.31	20.59	3.38	4.45	..	100.00	2.22			
6 & 7	10	10	..	55.13	18.24	8.39	18.24	..	..	100.00	0.99	
Above 7	5	5	..	..	..	58.78	41.22	..	..	100.00	0.48	
All	65	65	33.71	29.91	17.64	11.20	6.20	1.34	..	100.00	7.33			
60—L90														
1	45	45	1.70	70.83	25.89	1.58	..	..	..	100.00	6.35	
2 & 3	29	29	3.85	51.54	37.69	4.79	2.13	..	..	100.00	3.43	
4 & 5	75	75	..	21.14	39.96	19.57	17.56	1.77	..	100.00	8.38			
6 & 7	28	28	..	36.14	23.65	16.31	23.90	..	..	100.00	2.86	
Above 7	14	14	..	7.49	17.84	45.92	20.76	7.99	..	100.00	1.27			
All	191	191	1.08	41.13	32.25	13.25	11.17	1.12	..	100.00	22.29			

TABLE 7.4—*contd.*

	1	2	3	4	5	6	7	8	9	10	11	12
90—L120												
1	1	31	9.16	15.00	67.29	5.31	3.24	..	..	..	100.00	3.57
2 & 3	36	..	..	6.29	47.57	20.23	13.75	6.97	5.19	5.19	100.00	4.14
4 & 5	115	..	..	0.73	26.21	43.24	25.45	3.50	0.87	0.87	100.00	11.83
6 & 7	104	..	..	..	32.26	31.31	28.05	7.40	0.98	0.98	100.00	10.52
Above 7	34	..	..	..	19.52	45.10	17.26	15.53	2.59	2.59	100.00	3.80
All	320	0.96	2.60	34.27	32.94	21.57	6.12	1.54	100.00	33.86		
120—L150												
1	10	..	..	..	47.20	52.80	..	..	..	..	100.00	0.96
2 & 3	9	..	..	..	1.80	41.15	55.25	1.80	..	..	100.00	0.66
4 & 5	46	..	..	..	15.57	23.97	47.43	8.53	4.50	4.50	100.00	4.39
6 & 7	55	..	..	..	11.16	31.53	36.82	15.58	4.91	4.91	100.00	6.30
Above 7	18	..	..	..	6.35	33.08	33.31	27.26	..	..	100.00	1.49
All	138	..	..	..	14.11	31.22	38.20	12.80	3.67	3.67	100.00	13.80
150—L210												
1	9	..	..	..	..	13.79	69.29	16.92	..	..	100.00	1.06
2 & 3	11	..	..	..	..	39.07	32.91	20.93	7.09	7.09	100.00	1.41
4 & 5	39	..	..	..	..	10.67	49.38	25.01	7.73	7.73	100.00	4.17
6 & 7	64	..	..	..	..	3.34	54.01	24.50	10.10	10.10	100.00	5.91
Above 7	39	..	..	..	..	..	40.02	32.43	24.78	24.78	100.00	3.45
All	162	..	..	..	..	4.01	9.81	25.53	11.72	11.72	100.00	16.00

Taking all income classes, as the size of the family increased, a larger percentage of families in the large size groups fell in the higher expenditure classes.

It will be interesting to study what percentage of families in each size class and income class has to incur expenditure more than income. Leaving out the extreme size classes 1 and more than 7 and also the last two income classes at either end, the position is summarised in table 7.5.

TABLE 7.5

Summary distribution of families by income, expenditure and size for three middle size classes

Monthly family income class (Rs.)	Percentage distribution of families with different sizes in expenditure classes above the income class			Percentage distribution of families with different sizes in expenditure class same as the income class			Percentage distribution of families with different sizes in expenditure classes lower than the income class		
	2 and 3	4 and 5	6 and 7	2 and 3	4 and 5	6 and 7	2 and 3	4 and 5	6 and 7
1	2	3	4	5	6	7	8	9	10
60—L90	44·61	78·86	63·86	51·54	21·14	36·14	3·85	...	...
90—L120	46·14	73·06	67·74	47·57	26·21	32·26	6·29	0·73	...
120—L150	57·05	60·46	57·31	41·15	23·97	31·53	1·80	15·57	11·16

In each of the income-classes, the percentage of families with expenditure more than income was the highest in the size class 4 to 5, though even in the other two size classes, viz., 2 to 3 and 6 to 7, the percentage of such families was considerable.

PART II
LEVEL OF LIVING

CHAPTER 8

LEVEL OF LIVING

8.1. Concept of level of living

In Part I, data have been presented mainly on the economic and expenditure aspects of the level of living, *e.g.*, income and expenditure of working class families (as defined for the purpose of this survey) in Madras city. The concept of level of living, however, does not merely end with the satisfaction of material wants, it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were :—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

8.2. Scope of Schedule 'B'

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head "Sickness" information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under "Education" information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head "Conditions of Work, awareness of rights, trade unionism and social security" details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given to them before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, *e.g.*, Investigator and informant bias arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter II and condition of work places, welfare amenities provided to workers and awareness of provisions of Labour Laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (240 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, *i.e.*, distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1. General Education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational Standard

Item	Monthly family income class (Rs.)			
	L60	60 L120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above)	77	531	478	1,086
Percentage to total	7.09	48.90	44.01	100.00
A. All persons				
Not reporting	..	1.69	1.25	1.38
Percentage receiving education	14.29	17.33	25.11	20.53
Percentage not receiving education	85.71	80.98	73.64	78.09
TOTAL	100.00	100.00	100.00	100.00
B. Children				
Percentage receiving education	47.83	60.74	72.37	65.48
Percentage not receiving education	52.17	39.26	27.63	34.52
TOTAL	100.00	100.00	100.00	100.00
All persons receiving education				
Percentage not reporting	..	5.43	2.50	3.59
Percentage receiving education in primary schools	36.36	47.83	46.67	46.64
Percentage receiving education in Secondary schools	36.36	27.17	42.50	35.87
Percentage receiving education in other educational institutions	27.28	19.57	8.33	13.90
TOTAL	100.00	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons—children and others—not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	L60		60 L120		120 and above		All	
	Child- ren	Others	Child- ren	Others	Child- ren	Others	Child- ren	Others
1	2	3	4	5	6	7	8	9
Not reporting	..	..	..	1.06	2.38	..	0.93	0.54
Financial difficulties	16.67	24.08	30.19	32.09	47.63	29.03	35.51	30.23
Lack of facilities	25.00	12.96	20.75	15.65	9.52	13.87	16.82	14.71
Domestic difficulties	50.00	46.30	28.30	34.48	23.81	35.81	28.98	35.90
Attending to family enterprise	..	..	3.77	3.71	..	2.26	1.87	2.83
Lack of interest	..	14.81	7.55	10.88	4.76	15.16	5.61	12.96
Others	8.33	1.85	9.44	2.13	11.90	3.87	10.28	2.83
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above, about 21 per cent were receiving education and about 78 per cent were not receiving education. The percentage of children of 5 to 14 years of age receiving education was about 65. Of the total members receiving education, about 47 per cent were studying in primary schools and about 36 per cent in secondary schools and about 14 per cent were receiving education in other institutions. The main reasons for members not receiving education were reported to be financial and domestic difficulties.

9.2. Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and type of technical training desired. The information collected revealed that out of all family members aged 15 to 54 years, 2.5 per cent had received or were receiving technical education and training. Some 16 members were desirous of having some technical training and the lines of their interest were welding, carpentry, weaving, motor mechanism and fitting, mechanism and other fittings, tailoring, etc.

CHAPTER 10

SICKNESS AND TREATMENT

10.1. Introductory

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment the date of commencement and date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, *e.g.*, digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, *i.e.*, whether work was stopped or not.

10.2. Treatment and consequences of sickness

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, source of assistance and consequences on the gainfully employed members. In all, there were 166 cases of sickness reported among 1,254 members of the sampled families.

TABLE 10.1

Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences

(a) Type of sickness	Percentage of cases
Dysentery, diarrhoea, stomach trouble	18.67
Fever	11.45
Smallpox, plague, cholera	40.96
Respiratory diseases	3.62
Cough and cold	1.20
Other diseases	24.10
. TOTAL	100.00

TABLE 10.1—*contd.*

(b) Duration (during the reference period)	Percentage of cases
Not reporting	4.82
Below 7 days	44.58
7 days to below 15 days	26.51
15 days to below 30 days	9.64
30 days to below 60 days	7.23
60 days	7.22
TOTAL	100.00
(c) Type of treatment	Percentage of cases
Not reporting	1.81
No treatment	3.01
Self- treatment	5.42
Ayurvedic treatment	1.20
Unani treatment . . . . .	..
Homoeopathic treatment	1.81
Allopathic treatment	85.54
Others	1.21
TOTAL	100.00
(d) Source of assistance received	Percentage of cases
Not reporting	62.65
No assistance received	6.02
Friends and relatives	8.43
Money lender	6.63
Employer	16.27
TOTAL	100.00
(e) Consequences (for gainfully occupied members of families)	Percentage of cases
Work and normal diet stopped	60.29
Only work stopped	16.18
Only normal diet stopped	14.71
None stopped	8.82
TOTAL	100.00

The distribution of cases by duration of sickness showed that in about 71 per cent of the cases, the sickness lasted for 15 days or less. Taking the cases of sickness among the gainfully occupied members of the families, in about 76 per cent of the cases the sickness resulted in abstention from work. The average duration of stoppage of work was 7 days.

CHAPTER 11

HOUSING CONDITIONS

11.1. Introductory

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential houses of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2. Condition of building

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

(a) Type of building	Percentage of families
Not reporting	0.84
Chawl/bustee	22.78
Flat	4.64
Independent building	33.77
Others	37.97
TOTAL	100.00

<i>(b)</i> Ownership or type of landlord	Percentage of families
Not reporting	0.42
Employer	4.64
Self	27.00
Private	64.13
Public bodies	3.81
TOTAL	100.00

(c) Type of structure	Percentage of families
Permanent kutcha	35.44
Permanent pucca	40.08
Temporary kutcha	18.14
Temporary pucca	6.34
TOTAL	100.00

TABLE 11.1—*contd.*

(d) Condition of repairs								Percentage of families	
Good	.	.	.	.	.	.	.	24.47	
Moderately good	.	.	.	.	.	.	.	57.81	
Bad.	.	.	.	.	.	.	.	17.72	
TOTAL								100.00	
(e) Sewage arrangements								Percentage of families	
Not reporting	.	.	.	.	.	.	.	5.49	
Satisfactory	.	.	.	.	.	.	.	24.89	
Moderately satisfactory	.	.	.	.	.	.	.	48.94	
Unsatisfactory	.	.	.	.	.	.	.	20.68	
TOTAL								100.00	
(f) Ventilation arrangements								Percentage of families	
Not reporting	.	.	.	.	.	.	.	0.42	
No ventilation	.	.	.	.	.	.	.	0.42	
If ventilation :									
(i) Good	.	.	.	.	.	.	.	43.46	
(ii) Bad	.	.	.	.	.	.	.	12.66	
(iii) Tolerable	.	.	.	.	.	.	.	43.04	
TOTAL								100.00	

About thirtyfour per cent of the sampled families were living in independent buildings, about 23 per cent in chawals/bustees, about 5 per cent in flats and the remaining about 38 per cent had other modes of accommodations. Roughly 64 per cent of the families were living in private buildings and 27 per cent in self-owned buildings. The percentage of families living in buildings provided by the employers was roughly 5 and that of public bodies 4. About 54 per cent of the families were living in kutcha buildings. The structure of the building was pucca, *i.e.*, with walls built of cement, bricks, concrete or stone, in about 46 per cent of the cases.

11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2

Distribution of dwellings by various characteristics

(a) Number of living rooms in dwelling						Percentage of dwellings
One	.	.	.	.	.	90.30
Two	.	.	.	.	.	8.44
Three	.	.	.	.	.	1.26
TOTAL						100.00
(b) Lighting type						Percentage of dwellings
Electricity	.	.	.	.	.	18.57
Kerosene	.	.	.	.	.	81.43
TOTAL						100.00
(c) Provision of kitchen						Percentage of dwellings
Kitchen provided	.	.	.	.	.	56.54
Where not provided using:						
(i) Room in common use with other families	.	.	.	.	.	..
(ii) Part of living room	.	.	.	.	.	23.63
(iii) Covered or uncovered verandah	.	.	.	.	.	13.08
(iv) No specific part of the house	.	.	.	.	.	..
(v) Not needed	.	.	.	.	.	2.95
(vi) Not reporting	.	.	.	.	.	3.80
TOTAL						100.00
(d) Number of stores						Percentage of dwellings
No store	.	.	.	.	.	89.03
One	.	.	.	.	.	10.97
TOTAL						100.00
(e) Provision of bathroom						Percentage of dwellings
No bath provided	.	.	.	.	.	45.15
Where provided :						
(i) In individual use	.	.	.	.	.	16.88
(ii) In common use	.	.	.	.	.	37.97
TOTAL						100.00
(f) Provision of covered verandah						Percentage of dwellings
Not reporting	.	.	.	.	.	..
Provided	.	.	.	.	.	42.19
Not provided	.	.	.	.	.	57.39
TOTAL						100.00

TABLE 11.2—*contd.*

(g) Source of water supply	Percentage of dwellings
Tap provided :	
(i) In dwelling	3.38
(ii) Outside dwelling	71.31
Well (with or without hand pump)	21.94
Tanks and ponds	0.84
Others	2.53
TOTAL	100.00

(h) Provision of latrine	Percentage of dwellings
No latrine	28.69
In individual use	11.81
In common use with other families	59.50
TOTAL	100.00

(i) Type of latrine	Percentage of dwellings
Flush system	68.79
Septic tank system	0.72
Manually cleaned	30.49
TOTAL	100.00

It would be seen that a majority of the families were living in dwellings having one living room with provision for kitchen, bathroom (mainly in common use with others) and without provision for store-room. In a majority of dwellings there were arrangements for tap water supply, though mainly outside the dwelling and common latrines having flush system.

11.4. Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places	Percent- age of families not reporting	Percent- age of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work place of the main earner	1.67	..	37.50	20.83	40.00	100.00
Primary school	0.83	..	91.25	5.00	2.92	100.00
Medical aid centre	3.33	0.83	72.51	16.67	6.66	100.00
Hospital	0.83	..	42.92	20.84	35.41	100.00
Playground for child- ren	6.67	9.58	74.17	7.50	2.08	100.00
Cinema house	0.83	..	67.09	21.67	10.41	100.00
Shopping centre—gro- cery	0.83	.	90.42	5.00	3.75	100.00
Shopping centre—vege- tables	0.83	..	88.76	7.08	3.33	100.00
Employment exchange	7.08	2.08	2.92	8.33	79.59	100.00
Railway station	3.33	..	37.92	32.09	26.66	100.00
Bus stop	1.67	..	95.00	3.33	..	100.00
Post office	1.67	0.42	84.16	12.50	1.25	100.00

In a majority of cases, work-places of the main earner were at a distance of 1 mile and above. Other important places of visit by workers or their families such as school, medical aid centre, shopping centres, bus stop, post office, playground for children and cinema house were within a distance of less than 1 mile in a majority of cases.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1. Introductory

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2. Employment pattern

Table 12.1 shows the employment pattern of the worker-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

TABLE 12.1

Distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked by		
	Permanent workers	Other workers	All
1	2	3	4
(a) <i>Paid employment</i>			
(i) in factories	95.41	81.79	92.56
(ii) in other establishments . . . . .	..	3.48	0.73
(b) <i>Self-employment</i> . . . . .	..	1.88	0.39
(c) <i>In employment but not at work</i>	3.92	3.92	3.92
(d) <i>Not in employment</i>			
but seeking work	0.67	7.66	2.13
not seeking but available for work . . . . .	..	0.33	0.07
not available for work . . . . .	..	0.94	0.20
TOTAL	100.00	100.00	100.00
Total number of reporting employees	200	53	253

There was a clear difference in the pattern for 'permanent' and 'other workers'. In the case of the former, the percentages of man-weeks in 'self-employment' and 'not in employment' were nil and negligible respectively but not so in the case of the latter who had a lesser quantum of paid employment in factories.

12.3. Condition of work-place

Table 12.2 gives the opinion of the worker-members of sampled families (excluding those who were on out-door duties), classified by industry groups, about the condition of work-places.

TABLE 12.2

Percentage distribution of employees according to opinion expressed on condition of work places by industry groups

Condition of work-place	Industry groups				
	Cotton, spinning and weaving mills	Basic metals and other products except machinery and transport equipment	Transport equipment	Rest	All
1	2	3	4	5	6
<i>Temperature, humidity and ventilation</i>					
Not reporting . . .	..	..	1.16	..	0.39
Uncomfortable . . .	22.95	16.67	19.77	9.64	16.93
Tolerable or comfortable . . .	73.77	83.33	76.74	84.34	79.13
No particular comment . . .	3.28	..	2.33	6.02	3.55
TOTAL . . .	100.00	100.00	100.00	100.00	100.00
<i>Illumination</i>					
Not reporting . . .	..	..	1.16	..	0.39
Too dark . . .	1.64	..	6.98	1.20	3.15
Too bright . . .	1.64	..	6.97	8.43	5.51
Tolerable or good . . .	95.08	100.00	82.56	89.16	89.38
No particular comment . . .	1.64	..	2.33	1.21	1.57
TOTAL . . .	100.00	100.00	100.00	100.00	100.00
<i>Cleanliness</i>					
Not reporting . . .	..	..	2.33	1.20	1.18
Dirty . . .	3.28	4.17	10.46	7.23	7.09
Fair or good . . .	93.44	95.83	76.74	85.54	85.43
No particular comment . . .	3.28	..	10.47	6.03	6.30
TOTAL . . .	100.00	100.00	100.00	100.00	100.00

TABLE 12.2—*contd.*

1	2	3	4	5	6
<i>sitting and standing arrangement</i>					
Not reporting . . .	..	4.16	1.16	3.61	1.97
Uncomfortable . . .	21.31	25.00	20.93	4.82	16.14
Comfortable . . .	36.07	41.67	59.31	66.26	54.33
No particular comment .	42.62	29.17	18.60	25.31	27.56
TOTAL .	100.00	100.00	100.00	100.00	100.00
total number of employees .	61	24	86	83	254

12.4. Amenities provided

Relevant data collected from worker-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in Table 12.3.

TABLE 12.3

Percentage distribution of employees according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (col. 4) considered			Total
					Un-satisfactory	Satisfactory	No particular comment	
1	2	3	4	5	6	7	8	9
Latrine and urinals . . .	0.39	1.97	97.64	100.00	10.08	82.66	7.26	100.00
Bath . . .	0.79	77.56	21.65	100.00	5.45	85.46	9.09	100.00
Wash places . . .	0.39	4.33	95.28	100.00	5.79	88.84	5.37	100.00
Drinking water . . .	0.39	0.40	99.21	100.00	2.78	96.03	1.19	100.00
Rest shelter . . .	1.18	40.94	57.88	100.00	15.65	63.94	20.41	100.00
Canteen . . .	1.57	24.80	73.63	100.00	28.34	58.82	12.84	100.00
Reading or recreation . . .	1.97	77.95	20.08	100.00	1.96	52.94	45.10	100.00
Co-operative stores and grain shop . . .	2.36	55.12	42.52	100.00	12.04	57.41	30.55	100.00
Technical training . . .	3.15	55.12	41.73	100.00	..	31.13	68.87	100.00
Medical facility arranged by employers . . .	5.91	47.24	46.85	100.00	11.76	55.47	32.77	100.00
Medical facility arranged by E.S.I.C. . . .	12.99	31.50	55.51	100.00	17.73	60.99	21.28	100.00

12.5. Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of Labour Laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

Distribution of employees by rights and benefits under Labour Laws and awareness thereof

Rights and benefits	Percentage of employees by awareness				Total
	Not reporting	Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
Factories Act					
Maximum daily hours of work at normal wages	..	88.58	6.30	5.12	100.00
Rate of overtime wages	..	67.72	12.20	20.08	100.00
Entitlement to leave with wages	1.97	48.03	14.96	35.04	100.00
Rate of leave with wages	3.93	25.20	23.23	47.64	100.00
Payment of Wages Act					
Payment of wages at regular intervals	..	88.14	5.14	6.72	100.00
Maximum interval at which wages can be paid	..	71.54	9.49	18.97	100.00
Imposition of fines—deduction from wages	..	46.64	25.30	28.06	100.00
Procedure for complaints	..	29.25	21.74	49.01	100.00
Employees' State Insurance Act					
Benefit for sickness	..	67.36	22.22	10.42	100.00
Benefit for temporary disablement	..	35.42	35.41	29.17	100.00
Dependants' benefit in case of death	0.70	29.86	23.61	45.83	100.00
Workmen's Compensation Act					
Compensation for temporary disablement	..	20.56	28.04	51.40	100.00
Compensation for death due to work accident	..	16.82	28.04	55.14	100.00
Procedure for complaints	..	11.21	23.37	65.42	100.00
Industrial Employment (Standing Orders) Act					
Framing of procedures for recruitment, discharge, disciplinary action, etc.	..	49.18	18.03	32.79	100.00
Approval of procedure	..	24.59	18.85	56.56	100.00
Intimation of procedures to the workers	..	34.43	19.67	45.90	100.00

TABLE 12.4—*contd.*

1	2	3	4	5	6
<i>Industrial Disputes Act</i>					
Lay-off compensation . . . . .	..	17·55	21·63	60·82	100·00
Rate of lay-off compensation . . . . .	..	10·20	16·33	73·47	100·00
Notice of retrenchment . . . . .	..	38·37	19·59	42·04	100·00
Retrenchment compensation	0·82	22·45	17·96	58·77	100·00
<i>Employees' Provident Fund Act and Scheme</i>					
Contribution by employer	1·03	77·32	9·79	11·86	100·00
Period after which the employers' contribution becomes payable	1·03	43·82	20·10	35·05	100·00
Accumulation of interest	1·03	62·89	14·95	21·13	100·00

12.6. Trade Union Membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of their economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

Distribution of employee-members according to membership of trade unions and other details

Membership	Percentage of employee-members
1	2
Not reporting	2·76
No union exists	13·78
In case of a union	
(a) Members	58·27
(b) Not members	25·19
TOTAL	100·00
<i>Subscription paid</i>	
Not reporting or no subscription	0·68
Paying regularly	76·35
Not paying regularly	22·97
TOTAL	100·00
<i>Rate of subscription per month</i>	
Not reporting	0·68
Less than Re. 0·25	19·59
Re. 0·25 to less than Re. 0·50	44·60
Re. 0·50 and above	35·13
TOTAL	100·00

Of the total employee-members, about 58 per cent reported to be the members of trade unions. Of these, about 76 per cent were paying their subscription regularly. The more common rate of subscription was between Re. 0.25 and less than Re. 0.50.

12.7. Length of service

Some information was also collected on the total length of service of each worker-member in the particular establishment in which he was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, the distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

Percentage distribution of employee-members by industries according to length of service

Length of service	Industry groups				All
	Cotton, spinning and weaving mills	Basic metals and other products except machinery and transport equipment	Transport equipment	Rest	
1	2	3	4	5	6
Not reporting	..	..	3.49	2.41	1.97
Less than 1 year	8.20	4.16	11.63	7.22	8.66
1 year to less than 5 years	11.48	25.00	36.05	38.56	29.92
5 years to less than 10 years	9.84	12.50	17.44	19.28	15.75
10 years to less than 20 years	36.06	37.50	29.07	20.48	28.74
20 years and above	34.42	20.84	2.32	12.05	14.96
TOTAL	100.00	100.00	100.00	100.00	100.00
Number of employees	61	24	86	83	254

By and large, the employee-members of the sampled families constituted a stable labour force.

12.8. Service conditions

In regard to service conditions, information was obtained on shift working, rest interval, pay period, paid earned leave and social security benefits. All this information was obtained in respect of worker-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

TABLE 12.7

Percentage distribution of employee-members by industries and service conditions

Service condition	Industry groups				All
	Cotton, spinning and weaving mills	Basic metals and other products except machinery and trans- port	Transport equipment	Rest	
1	2	3	4	5	6
<i>Shift working</i>					
Not reporting . . . .	..	..	3.49	4.83	2.76
Day	26.23	87.50	58.14	62.65	54.72
Night	4.92	..	..	..	1.18
Evening . . . . .	..	..	..	1.20	0.39
Rotation	68.85	12.50	38.37	31.32	40.95
TOTAL .	100.00	100.00	100.00	100.00	100.00
<i>Daily rest interval</i>					
Not reporting . . . .	..	..	1.16	2.41	1.18
No rest interval . . . .	..	..	..	..	..
Half an hour or less . .	4.92	4.17	1.17	3.61	3.15
More than half an hour .	95.08	95.83	97.67	93.98	95.67
TOTAL .	100.00	100.00	100.00	100.00	100.00
<i>Pay period</i>					
Not reporting . . . .	..	..	3.49	3.61	2.36
Weekly	9.84	20.83	3.49	16.87	11.02
Fortnightly . . . . .	..	8.33	2.33	8.44	4.33
Monthly	90.16	70.84	88.37	68.67	80.71
Others . . . . .	..	..	2.32	2.41	1.58
TOTAL .	100.00	100.00	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>					
Not reporting	11.48	25.00	6.98	16.87	12.99
0 day	31.14	41.67	31.40	38.55	34.65
1 to 10 days	9.84	16.66	6.97	6.02	8.27
11 to 15 days	45.90	..	11.63	18.08	20.87
16 days and above . .	1.64	16.67	43.02	20.48	23.22
TOTAL .	100.00	100.00	100.00	100.00	100.00

Nearly 55 per cent of the worker-members were in day shifts. The percentages of worker-members in night shifts and evening shifts, *i.e.*, from about 4 p.m. to 12 mid-night covering a good part of the night, were negligible. About 41 per cent of the worker-members were in shifts by rotation. A high percentage of worker-members were in shifts by rotation in cotton spinning and weaving mills, while in other industry groups a majority were in day shifts. In regard to daily rest-intervals, about 96 per cent of the worker-members reported that they were enjoying rest-interval of more than half an hour and about 3 per cent of the worker-members enjoyed rest-interval of half an hour or less. As regards pay-period, most of the worker-members were being paid monthly. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date of survey show that nearly 21 per cent of the worker-members enjoyed leave between 11 and 15 days, a little more than 8 per cent between 1 and 10 days and about 23 per cent for 16 days and above. About 35 per cent of the worker-members reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the worker-members were in employment for a part of the reference year only and the date related to paid leave actually availed of.

12.9. Social security benefits

Data were also collected on social security benefits, *e.g.*, Provident Fund and the Employees' State Insurance Schemes, enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

TABLE 12.8

Distribution of employee-members by social security benefits

Scheme	Percentage of employee-members
1	2
<i>Provident Fund Scheme</i>	
Not reporting	1.57
No arrangement	20.47
If arrangement :	
(A) Contributing	66.54
(B) Not contributing:	
(a) Not eligible	10.63
(b) Not interested	0.79
TOTAL .	100.00
<i>Employees' State Insurance Scheme</i>	
Not reporting	3.15
No arrangement	40.94
If arrangement :	
(A) Contributing	55.52
(B) Not contributing	0.39
TOTAL .	100.00

Out of the total of 254 employee-members, about 67 per cent were contributing to provident fund account either under the Employees' Provident Fund Scheme or under voluntary Provident Fund schemes introduced by the employers. Out of about 11 per cent of the employee-members who were not contributing, a majority of them were not eligible and the rest were not interested. In about 20 per cent of the cases there was no arrangement for provident fund. About 56 per cent of the employee-members were covered under the Employees' State Insurance Scheme which covered sickness, work-injury and maternity benefits.

Apart from the Employees' Provident Fund and Employees' State Insurance Schemes, information on other social security benefits voluntarily given by the employers such as pension, gratuity, etc., was also collected. As for gratuity, about 136 employee-members out of a total 254 employee-members reported provision of a system of gratuity in the establishments where they were employed. Some of the scales of gratuity were reported to be Rs. 1,000 after completion of 30 years of service, 15 months' pay after completion of 30 years of service, 15 days' pay per year of service on retirement etc. As regards pension; only 11 employee-members reported the existence of this provision and in a majority of cases half of the pay was reported as the scale of pension. Five employee-members reported the existence of thrift fund scheme and four of mutual retirement benefit fund.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1. Introductory

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2. Components of savings

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

A. Average amount (Rs.) of savings and assets per reporting family by income classes

Savings/Assets	Monthly family income class (Rs.)			All
	L60.	60- L120	120 and above.	
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings	7.91	457.11	1,198.29	690.70
Assets	28.26	560.85	1,128.32	721.22
TOTAL	36.17	1,017.96	2,326.61	1,411.92

B. Percentage distribution of savings and assets by form and income classes

Form of Savings/Assets	Monthly family income class (Rs.)			All
	L60	60- L120	120 and above	
1	2	3	4	5

(i) SAVINGS

(a) On family account

Life insurance premium paid . . . . .	..	1.02	1.26	1.16
Provident fund—own contribution	10.94	22.12	24.68	23.68

TABLE 13.1—*contd.*

1	2	3	4	5
Provident fund—employers' contribution	10.94	21.56	24.96	23.63
Savings (bank, postal and cash in hand) .	..	0.20	0.19	0.19
Others . . . . .	..	..	0.42	0.26
TOTAL .	21.88	44.90	51.51	48.92
(b) <i>On enterprise and other purposes account</i>	..	..	..	..
(if) ASSETS				
(a) On family account				
Land	27.04	8.78	3.47	5.55
Building	45.07	42.43	42.11	42.24
Jewellery and ornaments . . . . .	..	3.65	2.53	2.95
Others	6.01	0.24	0.38	0.34
TOTAL .	78.12	55.10	48.49	51.08
(b) <i>On enterprise and other purposes account</i>	..	..	..	..
GRAND TOTAL .	100.00	100.00	100.00	100.00
Total number of reporting families .	23	124	88	235

The amount of savings and assets per reporting family worked out to Rs. 691 and Rs. 721 respectively giving a total of Rs. 1,412. Thus, savings formed about 49 per cent and assets 51 per cent of the total amount of savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

13.3. Extent of savings and assets

Table 13.2 gives percentage distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets and income classes

Amount of savings and assets	Monthly family income class (Rs.)			All
	L60	60- L120	120 and above	
1	2	3	4	5
Not reporting	8.00	2.36	..	2.08
Nil	64.00	17.32	7.95	18.76
Less than Rs. 200	24.00	15.75	6.82	13.33
Rs. 200 to below Rs. 500	4.00	16.54	11.36	13.33
Rs. 500 to below Rs. 1,500 . . . . .	..	32.28	22.73	25.42
Rs. 1,500 to below Rs. 2,500 . . . . .	..	10.24	28.42	15.83
Rs. 2,500 to below Rs. 3,500 . . . . .	..	2.36	7.95	4.17
Rs. 3,500 to below Rs. 4,500 . . . . .	..	0.79	5.68	2.50
Rs. 4,500 and above . . . . .	..	2.36	9.09	4.58
TOTAL .	100.00	100.00	100.00	100.00

About 19 per cent of the families had no savings and assets and their percentage in the lowest income class was the highest (64 per cent). Roughly, 25 per cent of the families reported savings and assets of Rs. 500.00 to less than Rs. 1,500.00 and about 16 per cent of Rs. 1,500.00 to less than Rs. 2,500.00.

13.4. Possession of durable articles

In addition to savings and assets, data were also collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

Number of families possessing selected durable articles and live-stock and number of articles etc., possessed

Durable articles and livestock	Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1	2	3	4	5
Table	30	12.50	32	1.07
Chair	53	22.08	77	1.45
Sewing machine . .	1	0.42	1	1.00
Clock, time-piece . .	46	19.17	47	1.02
Cot	44	18.33	46	1.05
Chouki	1	0.42	1	1.00
Radio	3	1.25	3	1.00
Gramophone . . . .	..	..	..	..
Harmonium	1	0.42	1	1.00
Tabla, dholak	1	0.42	1	1.00
Stringed instrument ; . .	..	..	..	..
Fountain pen	54	22.50	73	1.35
Wrist watch	25	10.42	25	1.00
Bicycle	26	10.83	26	1.00
Cow, buffalo	3	1.25	14	4.67

It would appear from the above table that the possession of somewhat costly durable articles, such as wrist watch, bicycle, radio, clock/time-piece, etc., was not very uncommon among the working class families surveyed.

13.5. Extent of indebtedness

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by amount of debt and income classes

Amount of debt	Monthly family income class (Rs.)			
	L60	60- L120	120 and above	All
1	2	3	4	5
Less than Rs. 50	31.25	1.77	..	3.33
Rs. 50 to less than Rs. 100	12.50	7.96	..	5.24
Rs. 100 to less than Rs. 150	18.75	11.50	1.23	8.10
Rs. 150 to less than Rs. 250	18.75	21.24	22.22	21.43
Rs. 250 to less than Rs. 500	6.25	24.78	29.63	25.24
Rs. 500 to less than Rs. 1,000	12.50	26.56	28.40	26.18
Rs. 1,000 to less than Rs. 2,000 . . . . .	..	3.54	12.35	6.67
Rs. 2,000 and above . . . . .	..	2.65	6.17	3.81
TOTAL	100.00	100.00	100.00	100.00
Total number of families reporting debt	16	113	81	210

Taking all families together, about 26 per cent of the families reported debt of Rs. 500.00 to less than Rs. 1,000.00 and about 25 per cent of Rs. 250.00 to less than Rs. 500.00.

13.6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans	Percentage of families report- ing debt	Percentage distribution of loans	Percentage dis- tribution of amount of loans
1	2	3	4
(A) <i>On family account</i>			
Not reporting	0.48	0.28	0.10
Festival	5.71	5.63	3.52
Marriage	13.33	10.98	14.33
Child birth	2.86	4.23	1.76

TABLE 13.5—*contd.*

1	2	3	4
Funeral	1.43	3.38	2.55
Sickness	10.48	14.37	10.89
Education	0.95	2.82	2.18
Unemployment or lay-off	2.38	2.82	1.67
Current deficit	49.53	44.78	41.68
Inherited debt	5.71	4.51	4.46
Others	5.71	5.07	6.41
TOTAL	98.57	98.87	89.55
(B) On enterprise and other purposes account			
Building	1.43	1.13	10.45
Purchase of other assets . . . . .	..	..	..
Cultivation . . . . .	..	..	..
Other family enterprise . . . . .	..	..	..
Inherited debt . . . . .	..	..	..
Others . . . . .	..	..	..
TOTAL	1.43	1.13	10.45
GRAND TOTAL	100.00	100.00	100.00
ABSOLUTE TOTAL	210	355	1,05,218 (Rs.)

Out of the total of 240 sampled families, 210 or about 88 per cent reported debt on the date of survey.

Out of the families reporting debt, about 99 per cent had taken loans on 'family account' and remaining about 1 per cent on 'enterprise and other purposes account'.

13.7. Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalments for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	3.38	Not reporting	5.07	Not reporting	19.15	Not reporting	4.51
Provident fund	6.48	No security	61.97	No interest	19.72	Weekly	1.41
Co-operative Society	10.99	Land	3.66	Less than 6%	14.37	Monthly	46.77

TABLE 13.6—*contd.*

1	2	3	4	5	6	7	8
Employer .	6.20	Ornaments and Jewellery	16.62	6% to less than	27.04	Quarterly	5.63
Money lender .	16.90	Others . .	12.68	12½ % to less than 25%.	12.11	Half yearly	0.56
Shopkeeper .	1.97						
Friends and relatives.	47.32						
Bank . .	3.94			25% to less than 50%	4.79	Yearly	3.66
Government .	1.13			50% and above	2.82	Others	37.46
Others . .	1.69						
TOTAL .	100.00		100.00		100.00		100.00

The largest proportion (47 per cent) of loans were taken from friends and relatives. About 62 per cent of total loans were taken against no security. About 20 per cent of loans were taken at no interest. Interest at the rate of less than 6 per cent was paid in the case of about 14 per cent of loans and from 6 per cent to less than 12½ per cent in the case of 27 per cent of loans. The highest rate of interest, *i.e.*, 50 per cent and above was paid in the case of about 3 per cent of loans. About 47 per cent of loans were to be repaid in monthly instalments.

SOME IMPORTANT FINDINGS

14.1. Family characteristics, income and expenditure

The estimated number of families of industrial workers satisfying the survey definition worked out in Madras centre to about 66 thousands. Of the total families, 13.51 per cent consisted of single member, 12.70 per cent of two to three members, 33.10 per cent of four to five members, 28.10 per cent of six to seven members and the remaining 12.59 per cent consisted of more than 7 members. By family type, 37.46 per cent consisted of husband, wife, children and other members. Others in order were those consisting of husband, wife and children (24.13 per cent); unmarried earner and husband or wife *i.e.*, single workers with dependants living elsewhere (13.51 per cent); unmarried earner and other members (10.58 per cent); husband and wife (3.84 per cent) and rest (10.48 per cent).

The average size of the family was 4.92 persons. Of these, 1.11 were earners, 0.11 earning dependants and 3.70 non-earning dependants. Of the earners, 1.08 were adult men and 0.03 adult women (there being no children). About 82 per cent of the families had only one income recipient. On an average, a family had 3.70 dependants living with it and 0.26 dependants living elsewhere.

The average monthly income worked out to Rs. 115.20 per family and Rs. 23.39 per capita. The largest number of families (34 per cent of the total) came within the income class 'Rs. 90 to less than Rs. 120'. Only about 5 per cent of the families had an income of Rs. 210 and above per month with an average of Rs. 265.70. Broadly the income of large-sized families was higher.

Of the average monthly income of Rs. 115.20 per family, income from paid employment accounted for Rs. 107.16 or about 93 per cent, income from self-employment for Rs. 1.62 or 1.4 per cent and income from 'other sources' such as rent from land, house, pension, cash assistance, gifts, concession, etc., for Rs. 6.42 or 5.6 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 152.96 per family, Rs. 31.07 per capita and Rs. 37.81 per equivalent adult consumption unit. The average expenditure per capita and per adult consumption unit generally showed small variations from the overall average in the different income classes within the income range of 'Rs. 30 to less than Rs. 210'.

Of the average monthly expenditure of Rs. 152.96 per family, consumption expenditure accounted for Rs. 146.43, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 83.74 or about 57 per cent of the total consumption expenditure.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family revealed that increased intake of leafy vegetables and fruits would help to overcome the deficiencies in respect of Calcium and Vitamin 'A'.

14.2. Additional aspects of level of living

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Madras, about *36 per cent of all members (aged 5 years and above) were illiterate and about *51 per cent had received education up to or below primary standard. About 21 per cent of family members surveyed were receiving education. Among children (5 to 14 years of age) this percentage was 65. The main reasons for members not receiving education were financial and domestic difficulties.

Small-pox, plague and cholera were the main sicknesses reported. Allopathic treatment in cases of sickness was the most popular among the families.

A majority of the families were living in dwellings having one living room with provision for kitchen, bathroom (mainly in common use with others) and without provision for store room. In a majority of dwellings there were arrangements for tap water supply, though mainly outside the dwelling and common latrines having flush system. Important places usually visited by the working class families for their essential needs and amenities, *e.g.*, shopping centres, bus stop, post office, school, cinema house, etc., were in most cases within a distance of less than one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. By and large, the employee-members of the sampled families constituted a stable labour force. About 55 per cent of the worker-members were working in day shifts and about 41 per cent in shifts by rotation. About 96 per cent of the worker-members were enjoying a daily rest interval of more than half an hour. About 81 per cent of the worker-members were being paid monthly. Paid earned leave for 16 days and above was enjoyed by about 23 per cent of the worker-members. A majority of the employee-members were covered by the Provident Fund Scheme and Employees' State Insurance Scheme.

Savings formed about 49 per cent and assets about 51 per cent of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to Rs. 691 and Rs. 721 respectively. Roughly 41 per cent of the families reported savings and assets of Rs. 500.00 to less than Rs. 2,500.00.

About 88 per cent of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

Estimated figures.

APPENDIX I

List of centres covered under Family Living Surveys among Industrial Workers during 1958-59

A. *Factory Centres*

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar
28. Yamunanagar
29. Jaipur
30. Ajmer
31. Delhi
32. Srinagar

B. *Mining Centres*

33. Jharia
34. Kodarma
35. Noamundi
36. Balaghat
37. Gudur
38. Barbil
39. Raniganj
40. Kolar Gold Field

C. *Plantation Centres*

41. Labac
42. Rangapara
43. Mariani
44. Doom Dooma
45. Coonoor
46. Darjeeling
47. Jalpaiguri
48. Chikmagalur
49. Ammathi
50. Mundakkayam

APPENDIX II

Average monthly expenditure—item-wise—per family

Item	Single member families		All families	
	Number of reporting families	Average expenditure per family of all families	Number of reporting families	Average expenditure per family of all families
1	2	3	4	5
		(Rs.)		(Rs.)
(A) CONSUMPTION EXPENDITURE				
<i>Food, beverages, etc.</i>				
<i>Cereals and products</i>				
Paddy . . . . .	..	..	3	0.06
Rice	6	0.50	848	33.24
Wheat	2	0.04	216	0.59
Wheat atta . . . . .	..	..	17	0.04
Jowar . . . . .	..	..	1	0.01
Bajra . . . . .	..	..	1	0.00
Maize atta . . . . .	..	..	1	0.00
Barley . . . . .	..	..	1	0.00
Pea . . . . .	..	..	1	0.00
Ragi . . . . .	..	..	44	0.12
Ragi atta . . . . .	..	..	1	0.00
Chira, muri, khoi, lawa . . . . .	..	..	1	0.01
Other rice products . . . . .	..	..	1	0.00
Maida . . . . .	..	..	19	0.02
Suji, rawa	1	0.01	65	0.09
Sewai . . . . .	..	..	2	0.00
Bread	1	0.01	23	0.04
Biscuit	1	0.01	37	0.08
Other wheat products . . . . .	..	..	2	0.00
Tapioca . . . . .	..	..	1	0.00
Other cereals . . . . .	..	..	2	0.01
Grinding charges, etc.	2	0.00	245	0.06
Sub-total : cereals and products	6	0.57	852	34.37
<i>Pulses and products</i>				
Arhar	6	0.05	848	2.36
Gram	2	0.01	619	0.69
Moong	1	0.00	122	0.11
Masur . . . . .	..	..	2	0.00
Urd	2	0.01	642	0.97
Khesari . . . . .	..	..	1	0.00
Pea . . . . .	..	..	6	0.01
Other pulses	1	0.00	11	0.01

APPENDIX II—*contd.*

1	2	3	4	5
		(Rs.)		(Rs.)
Pulse products . . . . .	..	..	72	0.05
Grinding charges . . . . .	..	..	37	0.01
Sub-total : pulses and products	6	0.07	850	4.21
<i>Oil seeds, oils and fats</i>				
Mustard oil . . . . .	..	..	3	0.02
Coconut oil	5	0.02	134	0.14
Gingely oil	8	0.10	679	2.51
Groundnut oil . . . . .	..	..	443	1.17
Other vegetable oil . . . . .	..	..	16	0.03
Vanaspati . . . . .	..	..	25	0.05
Margarine . . . . .	..	..	1	0.00
Oil seed . . . . .	..	..	1	0.00
Other fat . . . . .	..	..	1	0.01
Sub-total : oilseeds, oils and fats	9	0.12	855	3.93
<i>Meat, fish and eggs</i>				
Goat meat	1	0.04	184	0.84
Beef . . . . .	..	..	7	0.05
Mutton	3	0.08	599	2.64
Pork . . . . .	..	..	3	0.01
Poultry . . . . .	..	..	2	0.00
Other meat . . . . .	..	..	2	0.00
Fresh fish	4	0.05	752	2.41
Dry fish . . . . .	..	..	160	0.21
Preserved fish . . . . .	..	..	2	0.02
Fish products . . . . .	..	..	2	0.00
Egg—hen	6	0.06	247	0.51
Egg—duck . . . . .	..	..	8	0.01
Sub-total : meat, fish and eggs	8	0.23	809	6.70
<i>Milk and products</i>				
Milk—Cow	12	0.47	583	4.12
Milk—buffalo	1	0.06	41	0.32
Curd	2	0.01	254	0.50
Lassi . . . . .	..	..	5	0.01
Ghee—cow	3	0.03	73	0.19
Ghee—buffalo	1	0.00	13	0.02
Butter . . . . .	..	..	6	0.03
Powdered milk . . . . .	..	..	17	0.05
Other milk and products . . . . .	..	..	38	0.25
Sub-total : milk and products	16	0.57	677	5.49

APPENDIX II—*contd.*

1	2	3	4	5
		(Rs.)		(Rs.)
<i>Condiments and spices</i>				
Salt	6	0.00	852	0.12
Turmeric	3	0.01	831	0.23
Chilly—green	5	0.01	651	0.24
Chilly—dry	6	0.02	852	1.48
Tamarind	6	0.02	845	1.16
Onion	5	0.01	845	0.65
Garlic	3	0.00	828	0.29
Coriander	4	0.01	848	0.77
Ginger	2	0.00	434	0.11
Pepper	5	0.00	840	0.40
Methi . . . . .	..	..	484	0.08
Saffron . . . . .	..	..	63	0.01
Mustard	3	0.00	798	0.20
Jira	1	0.00	689	0.29
Clove	1	0.00	5	0.00
Elachi	1	0.00	6	0.00
Mixed spices . . . . .	..	..	145	0.06
Other spices, etc.	1	0.00	514	0.18
Sub-total : condiments and spices	6	0.08	835	6.27
<i>Vegetables and products</i>				
Potato	6	0.03	846	1.04
Muli, turnip, radish	2	0.01	173	0.07
Carrot, beet	4	0.00	287	0.14
Arum	2	0.00	329	0.17
Other root vegetables . . . . .	..	..	63	0.03
Bringal	5	0.02	835	0.82
Cauliflower . . . . .	..	..	10	0.01
Cabbage	4	0.01	478	0.25
Ladies finger	2	0.00	533	0.29
Tomato	5	0.02	755	0.83
Cucumber . . . . .	..	..	3	0.00
Pumpkin . . . . .	..	..	43	0.02
Gourd . . . . .	..	..	132	0.05
Karela . . . . .	..	..	45	0.02
Bean	4	0.01	412	0.21
Pea . . . . .	..	..	3	0.00
Other vegetables	2	0.01	541	0.31
Palak . . . . .	..	..	1	0.00
Amaranth chalai . . . . .	..	..	169	0.10
Menthi . . . . .	..	..	1	0.00

APPENDIX II—*contd.*

1	2	3	4	5
		(Rs.)		(Rs.)
Other leafy vegetables . . .	1	0·00	669	0·49
Pickle preservative . . .	..	..	95	0·06
Other vegetable products . .	..	..	86	0·03
Sub-total : vegetables and products	6	0·11	852	4·94
<i>Fruits and products</i>				
Banana, plantain	21	0·20	403	0·33
Orange	5	0·06	80	0·11
Lemon . . . . .	..	..	57	0·03
Mango . . . . .	..	..	11	0·01
Coconut	1	0·01	586	0·61
Cashew nut . . . . .	..	..	16	0·01
Apple . . . . .	..	..	4	0·01
Dried fruit . . . . .	..	..	7	0·00
Other fruits	2	0·02	11	0·02
Other fruit products . . .	2	0·04	5	0·01
Sub-total : fruits and products	24	0·33	707	1·14
<i>Sugar, honey, etc.</i>				
Sugar—Crystal	3	0·04	583	1·41
Sugar—deshi . . . . .	..	..	32	0·03
Gur . . . . .	..	..	383	0·85
Honey . . . . .	..	..	2	0·00
Sugar candy . . . . .	..	..	8	0·01
Others . . . . .	..	..	4	0·01
Sub-total : sugar, honey, etc.	3	0·04	736	2·31
<i>Pan, supari, etc.</i>				
Pan leaf	14	0·17	653	0·65
Pan finished	1	0·01	2	0·00
Supari	13	0·16	615	0·52
Lime . . . . .	..	..	3	0·00
Katha . . . . .	..	..	1	0·00
Others	2	0·01	40	0·01
Sub-total : pan, supari, etc.	16	0·35	658	1·18
<i>Tobacco and products</i>				
Bidi	30	0·96	345	0·94
Cigarette	32	1·03	193	0·83
Zarda, kimam, surti . . .	..	..	2	0·00
Cigar, cheroot	1	0·02	50	0·11
Chewing tobacco . . . . .	..	..	71	0·07
Smoking tobacco . . . . .	..	..	2	0·00

APPENDIX II—*contd.*

1	2	3	4	5
		(Rs.)		(Rs.)
Leaf tobacco . . . . .	..	0.04	46	0.05
Snuff	4	0.04	155	0.16
Others . . . . .	..	..	1	0.00
Sub-total : tobacco and products	61	2.05	699	2.16
<i>Other beverages</i>				
Tea leaf . . . . .	..	..	56	0.08
Coffee powder or seed	2	0.03	627	1.32
Cocoa . . . . .	..	..	5	0.01
Cocoa products . . . . .	..	..	1	0.00
Others . . . . .	..	..	7	0.02
Sub-total : other beverages	2	0.03	648	1.43
<i>Prepared meals, etc.</i>				
Meals	105	29.33	173	4.66
Snack saltish	101	9.98	739	4.12
Snack sweet	14	0.44	96	0.19
Hot drink tea	67	3.45	746	2.85
Hot drink coffee	51	2.49	264	1.03
Toffee, chocolate	1	0.01	4	0.00
Ice cream, fruit salad . . . . .	..	..	7	0.00
Sugarcane juice . . . . .	..	..	12	0.01
Cold drink	3	0.03	10	0.02
Others	2	0.14	16	0.07
Sub-total : prepared meals, etc.	107	45.87	930	12.95
Total : food, beverages, etc.	108	50.42	960	87.08
(i) Food		48.02		83.74
(ii) Tobacco, pan, supari and intoxicants		2.40		3.34
<i>Fuel and light</i>				
Firewood and chips	5	0.10	841	6.17
Coal and coke	1	0.03	56	0.22
Saw dust . . . . .	..	..	5	0.00
Kerosene oil—fuel	3	0.03	207	0.16
Kerosene oil—lighting	31	0.17	729	0.84
Electricity—fuel	3	0.01	7	0.01
Electricity—lighting	36	0.27	134	0.28
Dung cake . . . . .	..	..	502	0.48
Charcoal . . . . .	..	..	13	0.05
Electric bulb . . . . .	..	..	2	0.01
Candle	1	0.00	8	0.01
Match box	60	0.17	855	0.30
Other lighting oil . . . . .	..	..	10	0.01
Others . . . . .	..	..	33	0.02
Total : fuel and light	87	0.78	936	8.56

APPENDIX II—*contd.*

1	2	3	4	5
		(Rs.)		(Rs.)
Housing				
<i>Rent for housing, etc.</i>				
Residential house-rent . . .	55	4·04	629	6·78
Residential land-rent . . .	1	0·02	45	0·11
House rent/owned—free . . .	43	1·92	281	3·13
Rent of hotel lodging . . .	5	0·21	5	0·03
Water charge . . . . .	..	..	2	0·01
Sub-total : rent for housing, etc.	103	6·19	924	10·06
<i>House repairs and upkeep</i>				
Repairs . . . . .	..	..	25	1·14
White washing . . . . .	..	..	20	0·18
Others . . . . .	..	..	4	0·18
Sub-total : house repairs and up-keep	..	..	44	1·50
<i>Furniture, etc.</i>				
Bed-stead, cot	2	0·11	9	0·04
Mat, mattress, durrie . . .	2	0·02	115	0·29
Carpet . . . . .	..	..	2	0·01
Showcase, almirah . . . .	..	..	1	0·02
Table-cloth . . . . .	..	..	1	0·00
Others . . . . .	..	..	2	0·00
Sub-total : furniture, etc.	4	0·13	126	0·36
<i>Household appliance, etc.</i>				
Box, trunk . . . . .	..	..	1	0·01
Suit case, attache case . .	..	..	5	0·01
Utensil—earthenware . . .	1	0·00	170	0·10
Utensil—iron . . . . .	..	..	1	0·00
Utensil—stainless steel . .	..	..	11	0·06
Utensil—aluminium . . .	..	..	20	0·03
Utensil—copper . . . . .	..	..	4	0·04
Utensil—brass . . . . .	..	..	8	0·09
Glassware	1	0·00	8	0·01
Enamelware . . . . .	..	..	1	..
Chinaware . . . . .	..	..	2	..
Bucket . . . . .	..	..	4	0·01
Broom	7	0·02	648	0·12
Lock . . . . .	..	..	2	0·00
Rope, string . . . . .	..	..	7	0·00
Oven . . . . .	..	..	1	..
Kerosene stove . . . . .	..	..	1	0·01
Other electricals . . . . .	..	..	3	0·01

APPENDIX II—contd.

1	2	3	4	5
		(Rs.)		(Rs.)
Lantern, lamp . . . . .	..	..	26	0·01
Household tools . . . . .	..	..	3	0·01
Other household appliances . . . . .	..	..	4	0·00
Rent for household appliances . . . . .	..	..	1	0·00
Repair and maintenance . . . . .	..	..	1	0·00
Sub-total : household appliances	9	0·02	707	0·52
<i>Household services</i>				
Servant . . . . .	..	..	1	0·00
Domestic servant, ayah	1	0·03	47	0·15
Sweeper	15	0·09	242	0·21
Others	11	0·16	282	0·46
Sub-total : household services	20	0·28	419	0·82
Total : housing	104	6·62	957	13·26
<i>Clothing, bedding et.</i>				
<i>Ready made clothing</i>				
Dhoti	15	0·85	135	0·93
Lungi	2	0·09	7	0·03
Trousers . . . . .	..	..	6	0·03
Half pants . . . . .	..	..	4	0·02
Bush shirts . . . . .	..	..	4	0·02
Shirt, kamij, kurta	1	0·15	20	0·12
Ganji, banian	5	0·10	22	0·05
/ Sari . . . . .	..	..	161	3·32
Salwar . . . . .	..	..	1	0·01
Frock . . . . .	..	..	2	0·01
Chaddar, angabastram . . . . .	..	..	4	0·02
Towel	4	0·05	30	0·05
Handkerchief	1	0·01	2	0·00
Sweater, pull over . . . . .	..	..	2	0·01
Long cloth . . . . .	..	..	1	0·00
Mulmul . . . . .	..	..	1	0·00
Other shirting, etc. . . . .	..	..	1	0·01
Other cloth . . . . .	..	..	1	0·00
Other knitted garments . . . . .	..	..	1	0·00
Other miscellaneous clothing . . . . .	..	..	1	0·00
Sub-total : readymade clothing	22	1·25	239	4·63

APPENDIX II—*contd.*

1	2	3	4	5
<i>Non-readymade clothing</i>		(Rs.)		(Rs.)
Dhoti . . . . .	..	..	5	0·03
Trousers	2	0·60	30	0·23
Half pants	1	0·03	15	0·04
Waist coat, Jawahar coat	1	0·04	48	0·12
Bush shirts . . . . .	..	..	4	0·02
Shirt, kamij, kurta	7	0·34	92	0·68
Ganji, banian . . . . .	..	..	1	0·00
Sari . . . . .	..	..	14	0·20
Blouse, choli . . . . .	..	..	29	0·11
Chemise . . . . .	..	..	2	0·01
Bodice, brassiere . . . . .	..	..	1	0·00
Petti coat . . . . .	..	..	7	0·02
Frock . . . . .	..	..	35	0·22
Undergarment . . . . .	..	..	1	0·00
Towel	2	0·05	4	0·01
Handkerchief . . . . .	..	..	2	0·00
Long cloth	1	0·03	12	0·05
Mulmul . . . . .	..	..	16	0·08
Satin . . . . .	..	..	2	0·00
Poplin	2	0·17	7	0·08
Other shirting, etc.	13	0·83	141	1·04
Necktie . . . . .	..	..	1	0·00
Other cloth	9	0·57	197	1·08
Other garment . . . . .	..	..	2	0·00
Other miscellaneous clothing . . . . .	..	..	6	0·04
Sub-total : non-readymade clothing.	20	2·66	275	4·06
<i>Headwear</i>				
Cap . . . . .	..	..	2	0·00
Others . . . . .	..	..	1	0·00
Sub-total : headwear . . . . .	..	..	3	0·00
<i>Bedding</i>				
Bedsheet	4	0·13	20	0·09
Pillow . . . . .	..	..	9	0·03
Blanket, rug . . . . .	..	..	8	0·03
Pillow case . . . . .	..	..	2	0·01
Bedding cloth . . . . .	..	..	1	0·01
Others	1	0·05	1	0·01
Sub-total : bedding	4	0·18	39	0·18

APPENDIX II—*contd.*

1	2	3	4	5
		(Rs.)		(Rs.)
<i>Footwear</i>				
Shoes . . . . .	..	..	14	0·11
Sandals . . . . .	..	..	2	0·00
Chappals	5	0·22	35	0·17
Boots . . . . .	..	..	1	0·01
Slippers . . . . .	..	..	2	0·00
Socks	4	0·05	8	0·01
Sub-total : footwear . . .	8	0·27	51	0·30
<i>Miscellaneous</i>				
Laundry	91	2·01	720	1·84
Washerman	11	0·34	152	0·46
Washing soap	75	0·39	909	1·16
Soda . . . . .	..	..	7	0·00
Soap chip and powder . . .	..	..	2	0·01
Dry cleaning	1	0·02	1	0·00
Tailoring, mending, etc. . .	20	0·49	230	0·78
Embroidery . . . . .	..	..	1	0·00
Others . . . . .	..	..	5	0·01
Repairs, etc.	4	0·06	12	0·02
Others . . . . .	..	..	1	0·00
Sub-total : miscellaneous . .	104	3·31	940	4·28
Total : clothing, bedding, etc. .	104	7·67	940	13·45
<i>Miscellaneous</i>				
<i>Medical care</i>				
Doctor's fee	2	0·05	47	0·38
Medicine	10	0·28	214	2·10
Dentist's fee	1	0·03	2	0·01
Nurse, midwife . . . . .	..	..	5	0·02
Testing charges . . . . .	..	..	1	0·00
E.S.I. premium	30	0·60	527	1·26
Health service contribution .	..	..	1	0·00
Others . . . . .	..	..	7	0·04
Sub-total : medical care . . .	38	0·96	643	3·81
<i>Personal care</i>				
Hair oil, etc.	95	0·83	808	1·28
Hair lotion, shampoo, etc. .	11	0·07	175	0·33
Barber	103	1·05	933	1·45
Snow, face cream, wax, etc. .	2	0·02	13	0·02
Toilet soap	104	0·58	926	0·79

APPENDIX II—*contd.*

1	2	3	4	5
		(Rs.)		(Rs.)
Soap nut	48	0·09	778	0·59
Comb, hair brush	13	0·01	103	0·03
Mirror	1	0·01	21	0·01
Face powder	8	0·08	155	0·18
Tooth paste	16	0·15	43	0·06
Tooth powder	36	0·10	308	0·10
Tooth brush . . . . .	..	..	3	0·00
Neem and similar stick . . . . .	..	..	6	0·00
Blade	32	0·08	164	0·06
Shaving soap	1	0·01	4	0·00
Scent and perfume . . . . .	..	..	6	0·00
Lipstick, etc. . . . .	..	..	2	0·00
Others	9	0·05	343	0·28
Sub-total : personal care	105	3·13	958	5·18
<i>Education and reading</i>				
School, college—fees . . . . .	..	..	87	0·50
Books—School . . . . .	..	..	86	0·56
Books—general . . . . .	..	..	21	0·04
Stationary—all kinds	5	0·06	35	0·06
Private tuition . . . . .	..	..	46	0·14
Newspaper	14	0·22	127	0·21
Periodical and journal	6	0·06	54	0·07
Others . . . . .	..	..	11	0·07
Sub-total : education and reading	24	0·34	339	1·65
<i>Recreation, etc.</i>				
Cinema	83	1·81	589	1·51
Toy . . . . .	..	..	21	0·02
Pet animal purchase . . . . .	..	..	3	0·00
Theatre . . . . .	..	..	2	0·01
Picnic, exhibition, etc.	5	0·05	14	0·02
Photographic expenses . . . . .	..	..	1	0·01
Radio . . . . .	..	..	2	0·02
Sports goods . . . . .	..	..	2	0·00
Club fees, etc.	1	0·00	19	0·01
Others ^a	6	0·07	8	0·03
Sub-total : recreation, etc.	84	1·93	605	1·63

APPENDIX II—*contd.*

1	2	3	4	5
		(Rs.)		(Rs.)
<i>Transport, etc.</i>				
Rail	21	2.56	203	2.10
Bus	63	1.21	491	1.66
Rickshaw	1	0.09	35	0.10
Bullock cart . . . . .	..	..	1	0.00
Water transport . . . . .	..	..	1	0.00
Taxi	1	0.01	8	0.03
Bicycle hire	1	0.08	5	0.01
Repair charges	2	0.01	34	0.20
Other expenses of owned transport	..	..	20	0.04
Telephone expenses . . . . .	..	..	1	0.00
Postage	43	0.26	133	0.08
Others . . . . .	..	..	1	0.00
Sub-total : transport, etc. .	88	4.22	676	4.22
<i>Subscription, etc.</i>				
Trade union	22	0.13	319	0.18
Religious	6	0.05	163	0.34
Gift and charity	9	0.51	120	1.46
Other ceremonials	1	0.03	59	5.10
Fines and penalties . . . . .	..	..	2	0.01
Others	5	0.65	19	0.24
Sub-total : subscription, etc. .	36	1.37	493	7.33
<i>Miscellaneous</i>				
Ornament—glass . . . . .	..	..	2	0.00
Ornament—plastic . . . . .	..	..	1	0.00
Ornament—others . . . . .	..	..	1	0.00
Watch . . . . .	..	..	1	0.00
Fountain pen . . . . .	..	..	3	0.01
Umbrella	1	0.08	6	0.05
Other personal effects	1	0.03	1	0.00
Repair and maintenance	1	0.00	6	0.04
Other pocket expenses	10	0.23	46	0.13
Other miscellaneous expenses	2	0.04	13	0.03
Sub-total : miscellaneous	13	0.38	74	0.26
Total : miscellaneous . . . . .	..	12.33	..	24.08
Total : Consumption expenditure	..	77.82	..	146.43

APPENDIX II—contd.

1	2	3	4	5
(B) NON-CONSUMPTION EXPENDITURE				
	(Rs.)		(Rs.)	
<i>Taxes</i>				
Income-tax . . . . .	..	..	2	0·00
Municipal tax . . . . .	..	..	10	0·03
Chowkidari tax . . . . .	..	..	3	0·00
Others . . . . .	..	..	10	0·02
Sub-total : taxes . . . . .	..	..	23	0·05
<i>Interest, litigation, etc.</i>				
Interest paid on loan	6	0·27	462	3·64
Litigation expenses . . . . .	..	..	1	0·01
Remittance	55	15·04	99	2·83
Sub-total : interest, litigation, etc.	57	15·31	534	6·48
<i>Savings and investments</i>				
Ornaments—gold . . . . .	..	..	1	0·15
Live-stock . . . . .	..	..	1	0·00
Land and building . . . . .	..	..	1	0·05
Bicycle . . . . .	..	..	2	0·14
Automobile . . . . .	..	..	1	0·01
Life insurance premium . . . . .	..	..	20	0·10
Provident fund contribution	22	1·03	655	4·13
Bank and postal savings	2	0·32	18	0·75
Shares and securities	5	0·40	32	0·18
Others	12	0·91	130	1·67
Sub-total : savings and invest- ments.	37	2·66	689	7·18
<i>Debts repaid</i>				
Debts repaid	36	5·66	574	19·19
Sub-total : debts repaid	36	5·66	574	19·19
Total : Non-consumption ex- penditure	..	23·63	..	32·90

APPENDIX II—concl.

SUMMARY

1	2	3	4	5
<i>(a) Consumption expenditure</i>		(Rs.)		(Rs.)
Food	108	48·02	960	83·74
Tobacco, pan, supari, and in- toxicants.	..	2·40		3·34
Fuel and light	87	0·78	936	8·56
Housing	104	6·62	957	13·26
Clothing, bedding, etc.	104	7·67	940	13·45
Miscellaneous . . . . .	..	12·33	..	24·08
TOTAL . . . . .	..	77·82	..	146·43
<i>(b) Non-consumption expenditure</i>				
Taxes, interest and litigation . . . . .	..	0·27	..	3·70
Remittance to dependants	55	15·04	99	2·83
Savings and investments	37	2·66	689	7·18
Debts repaid	36	5·66	574	19·19
TOTAL . . . . .	..	23·63	..	32·90

